DOCUMENT RESUME

ED 303 577 CE 051 506

TITLE	Basic Automotive Responsibilities. Successful Living Skills.
INSTITUTION	Oklahoma State Board of Vocational and Technical Education, Stillwater. Curriculum and Instructional Materials Center.
PUB DATE	88
NOTE	129p.; For related documents, see CE 051 500-505.
AVAILABLE FROM	Curriculum and Instructional Materials Center, Oklahoma Department of Vocational and Technical Education, 1500 West Seventh Avenue, Stillwater, OK 74074-4364 (Order No. BS1005--$20.00).
PUB TYPE	Guides - Classroom Use - Guides (For Teachers) (052)
EDRS PRICE	MF01/PC06 Plus Postage.
DESCRIPTORS	Classroom Techniques; Consumer Economics; Course Content; *Daily Living Skills; *Insurance; Learning Activities; Learning Modules; Lesson Plans; *Maintenance; *Motor Vehicles; Postsecondary Education; Repair; Secondary Education; *Skill Development; State Curriculum Guides; Teaching Methods; Test Items; Transparencies; Units of Study
IDENTIFIERS	Oklahoma

ABSTRACT

This module on basic automotive responsibilities is one of a series of modules designed to help students to become more self-sufficient in their personal and professional lives. This module contains teacher and student materials that are planned to take the student through the steps necessary for buying, maintaining, and using a motor vehicle. Five units cover the following topics: (1) buying a motor vehicle; (2) maintaining a motor vehicle; (3) purchasing motor vehicle insurance; (4) planning a trip; and (5) using a road map. Each instructional unit follows a standard format that includes some or all of these eight basic components: performance objectives, suggested activities for the instructor, information sheets, assignment sheets, job sheets, transparency masters, tests, and answers to tests and assignment sheets. All of the unit components focus on measurable and observable learning outcomes and are designed for use for more than one lesson or class period. (KC)

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SUCCESSFUL SKILLS

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BASIC AUTOMOTIVE RESPONSIBILITIES

Developed by the
Curriculum and Instructional Materials Center
Oklahoma State Board of Vocational and Technical Education

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BS 1005

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State Department of Vocational and Technical Education
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BASIC AUTOMOTIVE RESPONSIBILITIES

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FOREWORD

The Successful Living Skills series is intended to help students become more self-sufficient in their personal and professional lives. The series contains fourteen (14) modules ranging in subjects from Basic Automotive Responsibilities to Managing Personal Matters to Effective Employment Practices. Each module takes the student through the important areas within the subject matter to ensure a basic working knowledge.

The *Basic Automotive Responsibilities* module takes the student through the steps necessary to purchase and maintain a motor vehicle and how to purchase motor vehicle insurance. The module also helps the student read a road map and plan a trip.

Dr. Roy Peters, Jr., Director
State Department of Vocational
and Technical Education

ACKNOWLEDGEMENTS

The development of the *Successful Living Skills: Basic Automotive Responsibilities* is credited to the staff of the Oklahoma State Department of Vocational and Technical Education (SDVTE) and various individuals.

A very special thanks goes out to the staff members of the Curriculum and Instructional Materials Center (CIMC). Sheila Stone, Coordinator of Curriculum Development, provided the support and encouragement necessary to successfully develop the series. Thanks also goes to John Friedemann, Instructional Materials Marketing Coordinator for the conception and support of the Successful Living Skills series.

Special thanks goes to the members of the Successful Living Skills validation committee members:

Linda Avant, Testing Specialist
Kent Boggs, State FFA Executive Secretary
Jerry Huddleston, Assistant State Coordinator of
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Gayle Kearns, Curriculum Development Specialist
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Phyllis Tarrant, Curriculum Development Specialist
Marilyn Troupe, Curriculum Development Specialist
Keith Harp, Staff Development Specialist

The CIMC would also like to extend a great appreciation to Betty Gonul, Technical Writer for her assistance in developing the *Basic Automotive Responsibilities* module.

Throughout the development process the art department and communications center played an important part. A special appreciation is extended to Bob Davis, Art Manager and artists Gary Bradley, Kim Hale, Kathryn Moore, Suzanne Morris, Robert Randall, Scott Stone, and Suzie Tannahill. In the communications center, a thank-you is extended to Debbie Hixson, Manager, and typist Lisa Tomlinson.

Terrell B. Ogilvie,
Technical Writer
Curriculum and Instructional
Materials Center

OTHER MODULES IN THE SUCCESSFUL LIVING SKILLS SERIES

Managing Personal Matters

Effective Employment Practices

Successful Study Habits

Effective Communication

Successful Human Relations

Responsible Citizenship Practices

Basic Shelter Responsibilities

Development of Financial Skills

Successful Clothing Management

Effective Social Skills

Personal Health and Safety

Securing Information

Personal Meal Alternatives

Instructional Units

Basic Automotive Responsibilities includes three instructional units. A standard format was established in 1970 for development of instructional materials for all Oklahoma vocational teachers. This format includes eight basic components that form a unit of instruction: performance, objectives, suggested activities for the instructor, information sheets, assignment sheets, job sheets, transparency masters, tests, and answers to tests and assignment sheets. Depending on specific objectives, there may or may not be transparency masters, assignment sheets, and job sheets included in the unit of instruction.

All of the unit components "zero in" on measurable and observable learning outcomes. Instructors are encouraged to supplement, personalize, localize, and motivate with these materials in order to develop a complete teaching/learning process.

Units of instruction are designed for use in more than one lesson or class period of instruction. Careful study of each unit of instruction by the instructor will help him or her determine the following

A. Amount of material that can be covered in each class period
B. Skills that must be demonstrated
    1. Supplies and equipment needed
    2. Amount of practice needed
    3. Amount of class time needed for demonstrations
C. Supplementary materials, such as pamphlets and filmstrips, that must be ordered
D. Resource people who must be contacted

Performance Objectives (white pages)

Each unit of instruction is based on the performance needed for successful employment in an occupational area. Performance objectives are stated in two forms: unit objectives, stating the subject matter to be covered in a unit of instruction; and specific objectives, stating the performance necessary to reach the unit objective.

Since the objectives of the unit provide direction for the teaching/learning process, it is important that instructors and students have a common understanding of the intent of the objectives. Following is a list of performance terms, their meanings, and behavioral synonyms that may have been used in this material.

A. Name — The individual supplies a name for objects, events, or people

    Behavioral synonyms: Label, list, letter, record, reiterate, repeat, write

B. Identify — The individual selects a named, described, or pictured object by pointing to it, touching it, picking it up, or selecting it

    Behavioral synonyms: Select, mark, match, choose, judge

C. State a rule — The individual communicates a relationship or principle that could be used to solve problems or perform a task

D. Apply a rule — The individual supplies an answer to a problem by using a stated relationship or principle

Behavioral synonyms: Solve, calculate

E. Describe — The individual relates sufficient characteristics or properties of an object or event so that a second individual will be able to state what is being discussed

Behavioral synonyms: Define, discuss, interpret, recite, tell how, tell what happens when

F. Distinguish — The individual selects an object or event from two or more that are easily confused

Behavioral synonyms: Discriminate, differentiate

G. Order — The individual arranges three or more objects or events in a sequence based on a stated property

Behavioral synonyms: Arrange, sequence, list in order, classify, divide, isolate, sort

H. Construct — The individual makes a physical object, a verbal statement, or a drawing

(NOTE: *Construct* is used when the finished product or result is important.)

Behavioral synonyms: Draw, make, build, design, formulate, reproduce, transcribe, convert, put together, compile

I. Demonstrate — The individual performs several operations necessary to carry out a specified process

(NOTE: *Demonstrate* is used when it is desirable to watch the student perform a task, one of the highest levels of student performance.)

Behavioral synonyms: Show your work, show procedure, perform an experiment, perform the steps, operate, remove, replace, turn off/on, (dis)assemble, (dis)connect

The objectives should be provided for students and stressed throughout the teaching/learning process. This will help answer any questions concerning performance requirements for each instructional unit. The objectives can also help determine teaching strategies and instructional methods. Prepare for each unit by deciding how each objective can best be taught.

The objective sheet may also be used as a quick pretest to determine prior knowledge of students and to determine whether further study or activities are necessary. Instructors should feel free to modify, delete, or add objectives in order to meet the needs of the students and community. When changes in objectives are made, the instructor should remember to supply the needed information, assignment and/or job sheets, and criterion test items.

Suggested Activities (pink pages)

This component is included only in instructor material. The suggested activities page assists the instructor during the preparation stage of the teaching/learning process by providing suggestions for delivery and/or presentation during the instructional process. Read the suggested activities before teaching the units to allow time to obtain supplemental materials, prepare audio-visual materials, and contact outside resources. Duties of the instructor will vary according to the particular unit.

The references that are listed are ones used in the development of each unit. They should be used by the instructor to supplement her or his knowledge of the subject area or to help students with particular interests or occupational objectives in the area covered.

Supplements (white pages)

Supplements are additional teaching aids that support portions of the Information Sheet. Supplements include such activities as games, puzzles and additional information (which is intended to be used as the instructor deems necessary.)

Supplements may be photo-copied for classroom use only.

Transparency Masters (white pages)

Transparency master provide information in a special way. Transparencies direct the class' attention to the topic of discussion. Transparencies may present new information, or they may reinforce information presented in the information sheet. They are particularly effective when identification is necessary. Make transparencies and place them in the notebook where they will be immediately available for use.

Information Sheet (green pages)

The information sheet provides "must know" content essential for meeting the cognitive (knowledge level) objectives of the unit. The information is written in a topical outline form and is keyed to the specific objectives.

Instructors will find that the information sheet serves as an excellent guide for presenting background knowledge necessary to develop the skills specified in the unit objective. The information sheet may also be used for coordination activities and advisory committees.

Students should read the information sheet before the information is discussed in class. Space is provided in margins for students and instructors to add notes that supplement, localize, personalize, or provide motivation for each unit.

Assignment Sheets (brown pages)

Assignment sheets give students a chance at problem solving, self-assessment, and/or practical experience with the information. They assist students in the application of knowledges that are necessary prerequisites to skill development. These may be given to the student for completion in class or used for homework assignments. Answer sheets are provided when appropriate and can be used by the student and/or instructor for checking student progress.

Job Sheets (blue pages)

Job sheets are another important segment of a unit of instruction. The job sheets provide a list of equipment, tools, and materials needed to complete a manipulative or psychomotor skill. They describe a step-by-step procedure needed to complete each task or job. Diagrams, photographs, and illustrations are provided to assist students in achieving the skill.

Instructor should demonstrate to students the procedure outlined in each job sheet. Furthermore, the instructor needs to localize the job sheet according to the equipment and supplies available in the local lab or shop situation. Job sheets also furnish potential employers with a picture of the skills being taught and the performances they might reasonably expect from a person who has had this vocational instruction.

Tests (White pages)

This component provides criterion-referenced evaluation of every objective listed in the unit of instruction. It is crucial to note that both paper/pencil and performance objectives must be evaluated.

The tests may be written or oral. It is recommended that the tests be divided into shorter tests covering three or four objectives at a time and given soon after those objectives have been covered. A selection of questions from the units covered may be used for final tests at the end of each term if desired. If objectives have been added, deleted, or modified, be sure to make the changes on the test.

The acceptable response on a unit test, 85 percent in most units, may be raised or lowered to fit the topic or students' ability levels. The percentage applies to the overall score, not to each individual question. The final unit grade should be obtained by using the paper/pencil score along with evaluations of students demonstrations of the desired skills.

The tests are in the instructor's book only, but may be photo-copied for classroom use only.

Answers to Test and Assignment Sheets (pink pages)

These components are designed to assist the instructor in evaluation of student performances.

Teaching Methods

It is a challenge to keep students motivated. Supplement the objectives by providing the "why," personal experiences, and current information. Prepare for each unit by deciding how each objective can best be taught. Allow students to become involved in preparing and planning.

Corrections and Suggestions

The Curriculum and Instructional Materials Center wants to provide vocational instructors and students with materials that are accurate and effective. Although the Center strives to maintain the highest standards of development and production, oversights occasionally do occur. If you find any errors in this or other CIMC publications, or have suggestions for improving their usefulness in vocational programs, please notify the CIMC staff. One easy way of pointing out errors is to make a photocopy of the affected pages and to indicate the correction on the copy. You can then mail the information to the CIMC, where it will be used to correct the publication before the materials are reprinted.

To ensure that the material is updated on a timely basis, it is important that you notify the Center of necessary corrections as soon as possible after discovering the error. Do not assume that someone else will notice the error and inform the CIMC; other users may be making the same assumption. Please send corrections and recommendations for improving this publication to the following address:

Curriculum and Instructional Materials Center
Oklahoma State Department of Vocational and
Technical Education
1500 W. Seventh Avenue
Stillwater, Oklahoma 74074

PURCHASING A MOTOR VEHICLE
UNIT I

UNIT OBJECTIVE

After completing this unit, the student should be able to distinguish among the advantages and disadvantages of buying a new, used, and imported motor vehicle. The student should also be able to determine the type of motor vehicle needed for one's own use. The student should be able to select from a list precautions to taken when looking at the price and financing a motor vehicle and be able to list things to expect during the shopping and bargaining processes. This knowledge will be evidenced by completing assignment sheets and unit test with a minimum score of 85 percent.

SPECIFIC OBJECTIVES

After completing this unit, the student should be able to

1. Match terms associated with buying a motor vehicle to their correct definitions.
2. List types of motor vehicles
3. State questions one should ask before seriously looking for a motor vehicle.
4. List three types of information you can get from *Consumer Reports*.
5. Distinguish between the advantages and disadvantages of buying a used motor vehicle.
6. Distinguish between the advantages and disadvantages of buying a new motor vehicle.
7. Distinguish between the advantages and disadvantages of buying an imported motor vehicle.
8. Select from a list things to be aware of in motor vehicle advertising.
9. Match used motor vehicle dealer locations to characteristics of those locations.
10. List things to tell a salesperson when shopping for a motor vehicle.
11. List things to expect during the bargaining process.
12. Select from a list clues to possible problems with the mechanical condition of a used vehicle.
13. State questions to ask before actually buying a motor vehicle.
14. Select from a list precautions to take when looking at the price and financing a motor vehicle.

OBJECTIVE SHEET

15. Name the best time to buy a vehicle.

16. List the advantages and disadvantages of motor vehicle loan agencies.

17. Distinguish between finance charges and interest charged on a motor vehicle loan.

18. List the major provisions of the Truth-in-Lending Act, which the seller must state on a credit contract.

19. Select from a list things to do before signing the purchase agreement when buy a motor vehicle.

BUYING A MOTOR VEHICLE
UNIT I

SUGGESTED ACTIVITIES

I. Unit contents

A. Objective sheet

B. Suggested activities

C. Supplements

1. Supplement #1 — Odometer Mileage Statement
2. Supplement #2 — Transfer of Title Notice
3. Supplement #3 — Buyers Guide
4. Supplement #4 — Auto Dealer's Purchase Agreement

D. Transparency Master #1 — Question/Answer Checklist

E. Information sheets

F. Assignment sheets

1. Assignment Sheet #1 — Questions One Should Ask Before Seriously Looking for a Motor Vehicle
2. Assignment Sheet #2 — Gathering Motor Vehicle Information from a Consumer Magazine or a Motor Magazine
3. Assignment Sheet #3 — Determining Advantages and Disadvantages of Buying a Used Motor Vehicle
4. Assignment Sheet #4 — Advantages and Disadvantages of Buying A New Motor Vehicle
5. Assignment Sheet #5 — Determining the Facts Behind a New or Used Vehicle Advertisement
6. Assignment Sheet #6 — Bargaining Process
7. Assignment Sheet #7 — Evaluating a Used Motor Vehicle
8. Assignment Sheet #8 — Questions to Ask Before Actually Purchasing a Used Motor Vehicle

9. Assignment Sheet #9 — Precautions to Take When Pricing and Financing a Motor Vehicle

10. Assignment Sheet #10 — Advantages and Disadvantages of Auto Loan Agencies

11. Assignment Sheet #11 — Major Provisions of the Truth-in-Lending Act, revised, 1974

G. Answer to assignment sheets

H. Test

I. Answers to test

II. Instructor's guide

A. Review unit and plan presentation.

B. Obtain materials to supplement unit.

1. Films

(NOTE: The following films are available on a free-loan basis to Oklahoma teachers only. Oklahoma teachers may order from the Oklahoma State Department of Vocational and Technical Education/Curriculum and Instructional Materials Center, 1500 West Seventh Avenue, Stillwater, Oklahoma 74074. Out-of-State teachers must order from the addresses accompanying the films.)

a. *Getting a Better Buy in a Used Car*, Color, 25 minutes, Aims Media, 1982. Aims Media, 6901 Woodley Avenue, Van Nuys, California 91406.

b. *Tire Wise*, Color, 15 minutes, Aims Media, 1978. Aims Media, 6901 Woodley Avenue, Van Nuys, California 91406

(NOTE: The following film is available through the Oklahoma State University Film Center, Oklahoma State University, Stillwater, Oklahoma 74078. (405) 624-7212.)

c. *Consumer Education: Installment Buying*, revised, Color 12 minutes, OSU Film Center, Catalog #05109, 1979. BFA Educational Media, A Division of Phoenix Films, Inc., 468 Park Avenue South, New York, NY 10016

2. Order books from Shell Answer Books, P.O. Box 61609, Houston, Texas 77208. They may also be obtained from many Shell Dealers, Titles include the following:

SUGGESTED ACTIVITIES

a. #1 — The Early Warning Book

b. #2 — The Breakdown Book

c. #3 — The Gasoline Mileage Book

d. #4 — The Car Buying & Selling Book

e. #5 — The 100,000 Mile Book

f. #6 — The Rush Hour Book

g. #7 — The Driving Emergency Book

h. #8 — The Car Repair Shopping Book

i. #9 — The Car Crime Prevention Book

j. #10 — The Car Fix-Up Book

k. #11 — The Four Weather Driving Book

l. #12 — The Unexpected Dangers Book

m. #13 — The Emergency Repair Book

n. #14 — The Driving Skills Book

o. #15 — The Accident Book

p. #17 — The Self-Service Book

q. #18 — The Tune-Up Book

r. #19 — The Gasoline Book

3. Locate copies of the monthly consumer magazine *Consumer Reports* in your media center, at a public library, at newstands or by subscribing directly. Address orders to:

CONSUMER REPORTS
Subscription Department
Box 53009
Boulder, CO 80321-3009

One year subscription price is $18.00. Allow 4 weeks for delivery of first issue.

SUGGESTED ACTIVITIES

C. Introduct unit.

- Remind students that good transportation is important in getting and keeping many jobs, and the first major means of transportation for students is usually a used motor vehicle. Therefore, this unit is devoted to helping students make wise decisions when buying a used auto.

- Explain that the majority of used motor vehicle dealers are honest citizens; however, without a knowledge of this industry's selling environment, the buyer could be at the mercy of the few dishonest salespersons.

- Point out that many of the guidelines in this unit also apply to buying a new motor vehicle or an imported one.

- Emphasize the importance of understanding three areas of paying for the motor vehicle, once one has chose it: 1) how to calculate the total costs of purchasing and financing a motor vehcile; 2) the steps necessary to obtain auto financing from a loan agency; and 3) the provisions of the Truth-in-Lending law, which controls loan facts and figures supplied by the lending agency to the borrower.

- Allow students to cut from a magazine a picture of a motor vehicle that they would like to own and give the reasons for choosing that particular one. At the end of the unit, ask students if they would like to change their minds about their choices.

- Allow students to choose one of the Shell Answer Books; decide on three to five important points the book makes; and report the information to class orally or by preparing a chart or a poster for display in the classroom.

D. Provide students with objective sheet and discuss unit objective and specific objectives, stressing the major thrust of this unit is for students to be able to shop intelligently and buy wisely a motor vehicle appropriate to their needs.

E. Provide students with information and assignment sheets, one section at a time.

F. Discuss information and assignment sheets.

1. Use Information Sheet, Section I, to discuss terms and definitions associated with buying a motor vehicle.

   - Urge students to memorize definitions so meanings will come to mind quickly when encountered later in the real experience of buying a motor vehicle.

   - Suggest that each student make a set of flash cards on 3 × 5 file cards, with term on one side and the defintion on the reverse side. Use flash cards to learn terms and definitions.

SUGGESTED ACTIVITIES

2. Use Information Sheet, Section II, to discuss types of motor vehicles.

   - Divide students into small groups, one or two groups for each vehicle category. Have each group collect magazine pictures to illustrate the various styles of one vehicle category, i.e., Trucks, and prepare a poster board to display their illustrations which identify each style.

   - Have each group use its poster to orally report to class distinctions among various styles in their vehicle category.

3. Use Information Sheet, Section III, to discuss questions one should ask before seriously looking for a motor vehicle.

   - Prepare students to view film *Getting a Better Buy in a Used Car* by asking them to jot down three or more guidelines to follow when shopping for a used motor vehicle.

   - Show film *Getting a Better Buy in a Used Car.*

   - Discuss guidelines that the film emphasizes.

   - Have students complete Assignmetn Sheet #1.

   - Use Transparency #1 as model checklist for each student to make and fill out after viewing *Getting a Better Buy in a Used Car.*

4. Use Information Sheet, Section IV, to acquaint students with unbiased source of information on strengths and weaknesses of many makes of new and used motor vehicle.

   - Have students complete Assignment Sheet #2.

   - Have students locate in popular magazines motor vehicle advertisements of the vehicle they reported on in Assignment Sheet #2, or of a similar vehicle. Discuss the differences between vehicle information reported in a consumer magazine and vehicle information featured in a vehicle advertisement. Discuss also the differences in the ways of presenting the information to readers.

5. Use Information Sheet, Section V, to discuss advantages and disadvantages of buying a used motor vehicle

   - Have one student or a small group of students complete Assignment Sheet #3.

   - Have students record the odometer reading from their cars or from cars they are familiar with and bring that data to class. Use Supplement #1 to familiarize students with an Odometer Mileage Statement.

   - Use Supplement #2 and Supplement #3 to familiarize students with

documents that used auto dealer are required by law to supply the buyer.

6. Use Information Sheet, Section VI, to discuss advantages and disadvantages of buying a new motor vehicle.

   - Have one students or one group of students complete Assignment Sheet #4 and report findings orally to class.

7. Use Information Sheet, Section VII, to discuss advantages and disadvantages of buying an imported motor vehicle.

8. Use Information Sheet, Section VIII, to discuss motor vehicle advertising. Aim for students to be able to recognize advertising statements which conceal the truth or bend the truth somewhat.

   - Have small groups of students complete assignment Sheet #5. Have groups report their findings orally to class.

9. Use Information Sheet, Section IX, to help students distinguish among different auto dealers.

10. Use Information Sheet, Section X, to review things to tell a salesperson when shopping for a motor vehicle

11. Use Information Sheet, Section XI, to discuss the steps in a typical bargaining process.

    - Assign two students to read the play aloud. Have all students complete the exercise at the end of the play. Discuss students' answers.

12. Use Information Sheet, Section XII, to discuss the mechanical problems that might develop with a used motor vehicle.

    - Discuss the clues and conditions that these clues imply.

    - Show film *Tire Wise*.

    - Have students complete Assignment Sheet #7.

    - Discuss students' answers.

13. Use Information Sheet, Section XIII, to discuss the questions students should ask before actually buying a motor vehicle.

    - Have one students or small groups of students complete Assignment Sheet #8. Prepare the report in poster form. Report the findings orally to class.

14. Use Information Sheet, Section XIV, to discuss precautions to take when

pricing and financing a motor vehicle. Make sure students understand all terms.

- Have students complete Assignment Sheet #9. Discuss the significance of the different financing costs.

15. Use Information Sheet, Section XI, to discuss the best time to buy a new motor vehicle.

16. Use Information Sheet, Section XVI, to discuss advantages and disadvantages of different auto loan agencies. Emphasize the gains from comparing financing costs *before* buying a motor vehicle.

- Show film *Consumer Education: Installment Buying*

- Have small groups of students complete Assignment Sheet #10.

17. Use Information Sheet, Section XVII, to discuss the differences between finance charges and interest, or APR (Annual Percentage Rate.)

18. Use Information Sheet, Section XVIII, to discuss major provisions of the Truth-in-Lending Act, 1974.

- Use Supplement #4.

- Have students complete Assignment Sheet #11.

19. Use Information Sheet, Section XIX, to discuss things to do before signing the purchase agreement when buying a motor vehicle.

G. Develop appropriate learning activities for special needs students.

H. Give test.

I. Critique test and discuss in class.

J. Reteach and test if necessary.

III. Unit refernces

A. Campbell, Sally R. *The Confident Consumer*. South Hollan, Illinois: The Goodheart-Willcox Company, Inc., 1982.

B. Editors of Consumer Automotive Press. *The Used Car Book*. New York: Fawcett Columbine, 1985.

C. Editors of Consumer Reports with Alex Markovich. *Guide to Used Cars*. Mount Vernon, New York: Consumer Union, 1987.

D. Fetterman, Elsie and Ruth Jordan. *Consumer Credit*. Peoria, Illinois: Charles A. Bennett Company, Inc., 1976.

SUGGESTED ACTIVITIES

E. Gillis, Jack. *The Car Book: an Indispensable Guide to the Safest, Most Economical Cars*. 1986 edition. New York: Harper & Row, 1986.

F. Ross, James R. *How to Buy a Car: a Former Car Salesman Tells All*. New York: St. Martin's Press, 1980.

G. *Social Studies: A Curriculum Guide*. Stillwater, Oklahoma: State Department of Vocational and Technical Education, 1972.

BUYING A MOTOR VEHICLE
UNIT I

SUPPLEMENT #1 — ODOMETER MILEAGE STATEMENT

To be used with Information Sheet, Section V, to familiarize students with documents that used car dealer are required by law to supply the buyer.

SUPPLEMENT #1

ODOMETER MILEAGE STATEMENT

(Federal regulations require you to state the odometer mileage upon transfer of ownership. An inaccurate or untruthful statement may make you liable for damages to your transferee, for attorney fees, and for civil or criminal penalties, pursuant to sections 409, 412, and 413 of the Motor Vehicle Information and Cost Savings Act of 1972 (Pub. L. 92-513, as amended by Pub. L.94-364).

I, _____ state that the odometer of the vehicle described below now reads _____ miles/kilometers. Check one box only.

☐ (1) I hereby certify that to the best of my knowledge the odometer reading as stated above reflects the actual mileage of the vehicle described below.

☐ (2) I hereby certify that to the best of my knowledge the odometer reading as stated above reflects the amount of mileage in excess of designed mechanical odometer limit of 99,999 miles/kilometers of the vehicle described below.

☐ (3) I hereby certify that to the best of my knowledge the odometer reading as stated above is NOT the actual mileage of the vehicle described below, and these miles should not be relied upon.

MAKE	MODEL	BODY TYPE	YEAR
VEHICLE IDENTIFICATION NUMBER		TAG	

☐ (1) I hereby certify that the odometer of said vehicle was not altered, set back, or disconnected while in my possession, and I have no knowledge of anyone else doing so.

☐ (2) I hereby certify that the odometer was altered for repair or replacement purposes while in my possession, and that the mileage registered on the repaired or replacement odometer was identical to that before such service.

☐ (3) I hereby certify that the repaired or replacement odometer was incapable of registering the same mileage, that it was reset to zero, and that the mileage on the original odometer or the odometer before repair was _____ miles/kilometers.

Transferor's Address (seller) _____
(STREET)

_____
DATE OF STATEMENT (CITY) (STATE) (ZIP CODE)

Transferor's Signature (seller) _____

Transferee's Name and Address (buyer) _____
(NAME)

_____
(STREET)

_____
(CITY) (STATE) (ZIP CODE)

Receipt of copy Acknowledged _____
(TRANSFEREE'S SIGNATURE - BUYER)

WHITE - TRANSFEROR'S COPY • YELLOW - TRANSFEREE'S COPY

OIADA FORM 802 Reorder from: OIADA, Box 6905, Moore, Ok. 73153

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BUYING A MOTOR VEHICLE
UNIT I

SUPPLEMENT #2 — TRANSFER OF TITLE NOTICE

To be used with Information Sheet, Section V, to familiarize students with documents that used car dealers are required by law to supply the buyer.

SUPPLEMENT #2

IMPORTANT

THESE ARE IMPORTANT PAPERS. THIS IS THE TITLE TO YOUR CAR.

Oklahoma Law requires each person to obtain a transfer title in his or her name within 20 DAYS after acquiring ownership or possession of this vehicle. FAILURE TO DO SO SUBJECTS THE OWNER OR POSSESSOR TO A FINE AND A PENALTY OF 25¢ A DAY UNTIL THE AMOUNT OF EXCISE TAX IS PAID. The penalty, however, shall in no event exceed the amount of taxes.

Sorry. . .this is the State Law and we cannot help you if this matter is overlooked.

OIADA
Form #03

DATE _____

RECEIVED CERTIFICATE

OF TITLE NO. _____

SERIAL NO. _____

MAKE AND MODEL _____

_____

TAG NO. _____

SIGNED _____

PRINT NAME _____

1-800-346-4232 or (405) 232-2947

Used with permission of Oklahoma Independent Auto Dealers Association.

BUYING A MOTOR VEHICLE
UNIT I

SUPPLEMENT #3 — BUYERS GUIDE

To be used with Information Sheet, Section V, to familiarize students with documents that used car dealers are required by law to supply the buyer.

SUPPLEMENT #3

BUYERS GUIDE

IMPORTANT: Spoken promises are difficult to enforce. Ask the dealer to put all promises in writing. Keep this form.

VEHICLE MAKE _____ MODEL _____ YEAR _____ VIN NUMBER _____

DEALER STOCK NUMBER (Optional) _____

WARRANTIES FOR THIS VEHICLE:

☐ AS IS - NO WARRANTY

YOU WILL PAY ALL COSTS FOR ANY REPAIRS. The dealer assumes no responsibility for any repairs regardless of any oral statements about the vehicle.

☐ WARRANTY

☐ FULL ☐ LIMITED WARRANTY. The dealer will pay _____ % of the labor and _____ % of the parts for the covered systems that fail during the warranty period. Ask the dealer for a copy of the warranty document for a full explanation of warranty coverage, exclusions, and the dealer's repair obligations. Under state law, "implied warranties" may give you even more rights.

SYSTEMS COVERED:	DURATION:

☐ SERVICE CONTRACT. A service contract is available at an extra charge on this vehicle. Ask for details as to coverage, deductible, price, and exclusions. If you buy a service contract within 90 days of the time of sale, state law "implied warranties" may give you additional rights.

PRE PURCHASE INSPECTION: ASK THE DEALER IF YOU MAY HAVE THIS VEHICLE INSPECTED BY YOUR MECHANIC EITHER ON OR OFF THE LOT.

SEE THE BACK OF THIS FORM for important additional information, including a list of some major defects that may occur in used motor vehicles.

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SUPPLEMENT #3

Below is a list of some major defects that may occur in used motor vehicles.

Frame & Body
- Frame: cracks, corrective welds, or rusted through
- Dogtracks—bent or twisted frame

Engine
- Oil leakage, excluding normal seepage
- Cracked block or head
- Belts missing or inoperable
- Knocks or misses related to camshaft lifters and push rods
- Abnormal exhaust discharge

Transmission & Drive Shaft
- Improper fluid level or leakage, excluding normal seepage
- Cracked or damaged case which is visible
- Abnormal noise or vibration caused by faulty transmission or drive shaft
- Improper shifting or functioning in any gear
- Manual clutch slips or chatters

Differential
- Improper fluid level or leakage excluding normal seepage
- Cracked or damaged housing which is visible
- Abnormal noise or vibration caused by faulty differential

Cooling System
- Leakage including radiator
- Improperly functioning water pump

Electrical System
- Battery leakage
- Improperly functioning alternator, generator, battery, or starter

Fuel System
- Visible leakage

Inoperable Accessories
- Gauges or warning devices
- Air conditioner
- Heater & Defroster

Brake System
- Failure warning light broken
- Pedal not firm under pressure (DOT spec.)
- Not enough pedal reserve (DOT spec.)
- Does not stop vehicle in straight line (DOT spec.)
- Hoses damaged
- Drum or rotor too thin (Mfgr. Specs)
- Lining or pad thickness less than 1/32 inch
- Power unit not operating or leaking
- Structural or mechanical parts damaged

Steering System
- Too much free play at steering wheel (DOT specs.)
- Free play in linkage more than ½ inch
- Steering gear binds or jams
- Front wheels aligned improperly (DOT specs.)
- Power unit belts cracked or slipping
- Power unit fluid level improper

Suspension
- Ball joint seals damaged
- Structural parts bent or damaged
- Stabilizer bar disconnected
- Spring broken
- Shock absorber mounting loose
- Radius rod damaged or missing
- Rubber bushings damaged or missing
- Shock absorber leaking or not steering improperly

Tires
- Tread depth less than 2/32 inch
- Sizes mismatched
- Visible damage

Wheels
- Visible cracks, damage or repairs
- Mounting bolts loose or missing

Exhaust System
- Leakage

DEALER

ADDRESS

SEE FOR COMPLAINTS

I ACKNOWLEDGE RECEIPT OF A COPY OF THIS BUYERS GUIDE.

X _____

CUSTOMER SIGNATURE **DATE**

IMPORTANT: The information on this form is part of any contract to buy this vehicle. Removal of this label before consumer purchase (except for purpose of test-driving) is a violation of federal law (16 C.F.R. 455).

BILLING CODE 6750-01 C

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BUYING A MOTOR VEHICLE
UNIT I

SUPPLEMENT #4 — AUTO DEALER'S PURCHASE AGREEMENT

To be used with Assignment Sheet #11 to familiarize students with the provision of the Truth-in-Lending Law.

OIADA 1-800-346-4232 or (405) 232-2947

MOTOR VEHICLE PURCHASE AGREEMENT/BILL OF SALE

DEALER

PURCHASER NAME

ADDRESS

CITY

STATE

PHONE

DEALER WARRANTY DISCLAIMER - PURCHASE

MAKE MODEL BODY TYPE

VEHICLE IDENTIFICATION NO YEAR

The above described motor vehicle is being sold "as is" and "with all faults" and:

THE SELLING DEALER HEREBY EXPRESSLY DISCLAIMS ALL WARRANTIES, EITHER EXPRESS OR IMPLIED, INCLUDING ANY IMPLIED WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE, AND NEITHER ASSUMES NOR AUTHORIZES ANY OTHER PERSON TO ASSUME FOR IT ANY LIABILITY IN CONNECTION WITH THE SALE OF THIS VEHICLE. BUYER SHALL NOT BE ENTITLED TO RECOVER FROM THE SELLING DEALER ANY CONSEQUENTIAL DAMAGES, DAMAGES TO PROPERTY, DAMAGES FOR LOSS OF USE, LOSS OF TIME, LOSS OF PROFITS, OR INCOME, OR ANY OTHER INCIDENTAL DAMAGES.

If the above described motor vehicle is a new vehicle then this additional provision is applicable.

THE ONLY WARRANTIES APPLYING TO THIS VEHICLE ARE THOSE OFFERED BY THE MANUFACTURER.

Purchaser acknowledges that he has read, understands and accepts all of the provisions of this dealer warranty disclaimer covering the motor vehicle described above.

Date _____ Buyers Signature _____

VEHICLE BUYER'S ORDER

YEAR	MAKE	MODEL	TYPE	COLOR

VIN # TITLE #

TAG # REG. DECAL EXP. DATE INSPECTION EXP. DATE

VEHICLE SALES PRICE		
ACCESSORIES & EXTRA EQUIPMENT		
TOTAL DELIVERED PRICE	1	
TRADE IN ALLOWANCE	2	
TRADE DIFFERENCE (line 1 minus line 2)	3	
BALANCE DUE ON TRADE IN (Pay Off)	4	
DOCUMENTARY FEE	5	
EXTENDED SERVICE PLAN	6	
TOTAL DOWN PAY	7	
BALANCE DUE ON DELIVERY (add lines 3-7)	8	

BALANCE REC'D BY

CASH ☐ CHECK ☐ OTHER ☐

REMARKS

TRADE IN RECORD

YEAR	MAKE	MODEL	TYPE	COLOR

VIN# TITLE#

TAG# STICKER# EXP. DATE INSPECTION EXP. DATE

THE FRONT AND BACK OF THIS ORDER COMPRISE THE ENTIRE AGREEMENT AFFECTING THE PURCHASE AND NO OTHER AGREEMENT OR UNDERSTANDING OF ANY NATURE CONCERNING SAME HAS BEEN MADE OR ENTERED INTO OR WILL BE RECOGNIZED. I HAVE READ THE MATTER PRINTED ON THE BACK HEREOF AND AGREE TO IT AS A PART OF THIS ORDER THE SAME AS IF IT WERE PRINTED ABOVE MY SIGNATURE. I CERTIFY THAT I AM OF LEGAL AGE OR OLDER, AND HEREBY ACKNOWLEDGE RECEIPT OF A COPY OF THIS ORDER.

THIS SIGNED ORDER IS A BINDING CONTRACT.

BUYERS SIGNATURE _____

ADDRESS _____

CITY STATE _____ PHONE _____

THIS IS NOT VALID UNLESS SIGNED AND ACCEPTED BY DEALER OR HIS LIC. REPRESENTATIVE.

_____ AND OR _____

SALESMAN DEALER'S SIGNATURE

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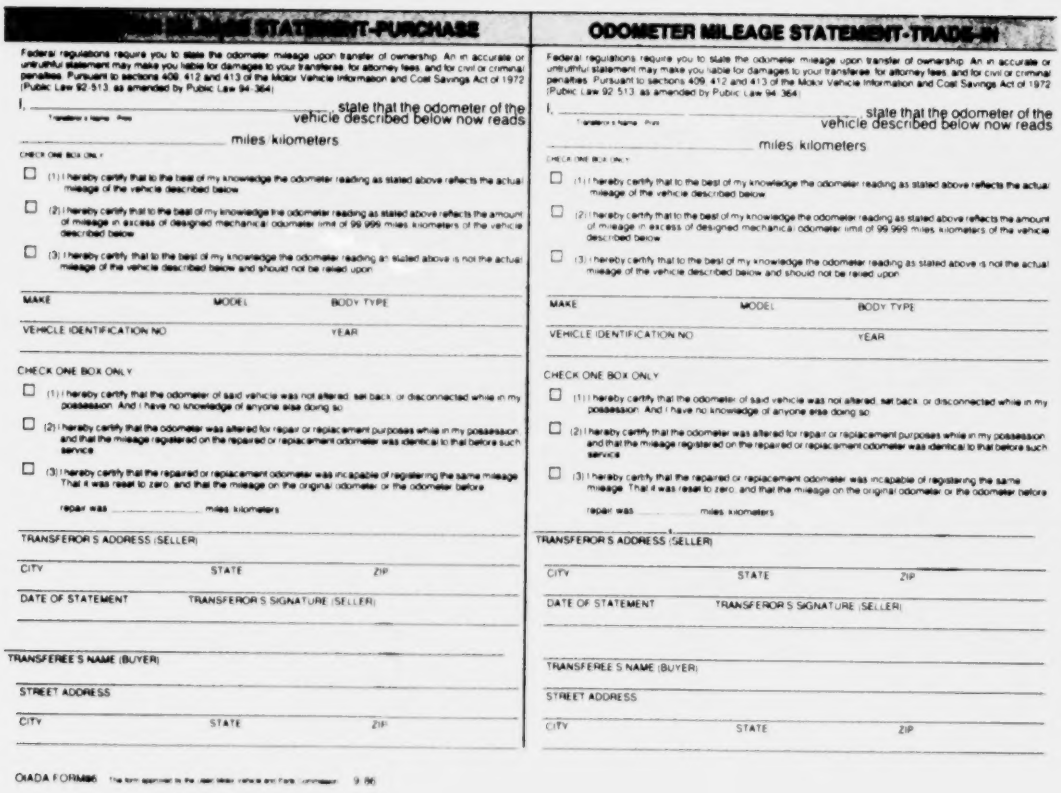
SUPPLEMENT #4



STATEMENT-PURCHASE

Federal regulations require you to state the odometer mileage upon transfer of ownership. An in accurate or untruthful statement may make you liable for damages to your transferee, for attorney fees, and for civil or criminal penalties. Pursuant to sections 409, 412 and 413 of the Motor Vehicle Information and Cost Savings Act of 1972 (Public Law 92-513, as amended by Public Law 94-364)

I, _____ state that the odometer of the
Transferor's Name - Print
vehicle described below now reads

_____ miles kilometers

CHECK ONE BOX ONLY

☐ (1) I hereby certify that to the best of my knowledge the odometer reading as stated above reflects the actual mileage of the vehicle described below.

☐ (2) I hereby certify that to the best of my knowledge the odometer reading as stated above reflects the amount of mileage in excess of designed mechanical odometer limit of 99,999 miles kilometers of the vehicle described below.

☐ (3) I hereby certify that to the best of my knowledge the odometer reading as stated above is not the actual mileage of the vehicle described below and should not be relied upon.

MAKE _____ MODEL _____ BODY TYPE _____

VEHICLE IDENTIFICATION NO. _____ YEAR _____

CHECK ONE BOX ONLY

☐ (1) I hereby certify that the odometer of said vehicle was not altered, set back, or disconnected while in my possession. And I have no knowledge of anyone else doing so.

☐ (2) I hereby certify that the odometer was altered for repair or replacement purposes while in my possession and that the mileage registered on the repaired or replacement odometer was identical to that before such service.

☐ (3) I hereby certify that the repaired or replacement odometer was incapable of registering the same mileage That it was reset to zero, and that the mileage on the original odometer or the odometer before repair was _____ miles kilometers.

TRANSFEROR'S ADDRESS (SELLER) _____

CITY _____ STATE _____ ZIP _____

DATE OF STATEMENT _____ TRANSFEROR'S SIGNATURE (SELLER) _____

TRANSFEREE'S NAME (BUYER) _____

STREET ADDRESS _____

CITY _____ STATE _____ ZIP _____

OADA FORM86 The form approved by the Used Motor Vehicle and Parts Commission 9/86

ODOMETER MILEAGE STATEMENT-TRADE-IN

Federal regulations require you to state the odometer mileage upon transfer of ownership. An in accurate or untruthful statement may make you liable for damages to your transferee, for attorney fees, and for civil or criminal penalties. Pursuant to sections 409, 412 and 413 of the Motor Vehicle Information and Cost Savings Act of 1972 (Public Law 92-513, as amended by Public Law 94-364)

I, _____ state that the odometer of the
Transferor's Name - Print
vehicle described below now reads

_____ miles kilometers

CHECK ONE BOX ONLY

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MAKE _____ MODEL _____ BODY TYPE _____

VEHICLE IDENTIFICATION NO. _____ YEAR _____

CHECK ONE BOX ONLY

☐ (1) I hereby certify that the odometer of said vehicle was not altered, set back, or disconnected while in my possession. And I have no knowledge of anyone else doing so.

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☐ (3) I hereby certify that the repaired or replacement odometer was incapable of registering the same mileage That it was reset to zero, and that the mileage on the original odometer or the odometer before repair was _____ miles kilometers.

TRANSFEROR'S ADDRESS (SELLER) _____

CITY _____ STATE _____ ZIP _____

DATE OF STATEMENT _____ TRANSFEROR'S SIGNATURE (SELLER) _____

TRANSFEREE'S NAME (BUYER) _____

STREET ADDRESS _____

CITY _____ STATE _____ ZIP _____

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CHECKLIST

Questions one should ask before seriously looking for a motor vehicle.

A. What can I afford?

B. Should I buy a new or used motor vehicle?

C. What will I be using this motor vehicle for?

D. What do I like or want?

E. Which accessories must the vehicle have?

F. What size vehicle do I need?

G. Must the vehicle have automatic transmission?

Overall description of desired vehicle:

BUYING A MOTOR VEHICLE
UNIT I

INFORMATION SHEET

I. Terms and definitions

A. Purchase agreement — Contract between a buyer and a seller that includes description of the item bought and the conditions and terms of the sale

B. Collateral — Something of value that serves as a guarantee that payment will be made

C. Warranty — Promise that a product is of a certain quality; statement of the responsibility of the company issuing the guarantee to repair or replace defective parts

D. Depreciation — Lowering of value and price of an item because of wear, age, or other cause

E. Loan value — Value of the motor vehicle determined by the bank or other loan agency and the value on which the loan agency will issue the loan

(NOTE: This may not be the true value of the motor vehicle but only a porton of the value.)

F. Equity — Amount of money invested in property

G. APR — Annual Percentage Rate

H. Credit life insurance — Insurance policy that pays the balance of a loan in case of the borrower's death

I. Title — Document that shows proof of ownership

(NOTE: It is the responsibility of the seller to give the buyer a clear title free from liens or debts.)

J. Lien — Hold put on property as security for payment of a debt

K. Bluebook — A monthly publication that shows the suggested loan value, suggested wholesale price, and suggested retail price of used motor vehicles

(NOTE: The bluebook information can be obtained from a bank or loan agency.)

L. Odometer — Instrument for measuring the distance traveled by a vehicle

M. CU — Consumers Union publishes *Consumer Reports*

N. Finance charge — Total amount paid for the use of credit, including interest charges and any other fees

INFORMATION SHEET

II. Types of motor vehicles

A. Cars

EXAMPLES: Subcompact, compact, intermediate, full-size or standard

B. Trucks

EXAMPLES: Small, mid-size, extended cab, one-half ton, three-quarter ton, one ton

C. Vans

EXAMPLES: One-half ton, three-quarter ton, one ton, mini

D. Motorcycles

EXAMPLES: Enduro, motocross, street bike

III. Questions one should ask before seriously looking for a motor vehicle

A. What can I afford?

(NOTE: Price should be the first concern before you start shopping for a motor vehicle.)

B. Should I buy a new or used motor vehicle?

C. What will I be using this motor vehicle for?

EXAMPLES: To make deliveries on the job, for transportation?

to and from work, economic means of transportation,

to impress the opposite sex?

D. Wht do I like or want?

(NOTE: A motor vehicle is a major investment. It might take several years to pay for it. You might as well like what you are tying your money up in.)

E. Which accessories must the vehicle have?

(NOTE: If auto air conditioning is indispensable to you, then include its cost inwhat you can afford for a motor vehicle.)

F. What size vehicle do I need?

EXAMPLES: Sub-compact, full-size, station wagon?

G. Must the vehicle have automatic transmission?

INFORMATION SHEET

IV. New and used motor vehicle informaton from consumer and motor vehicle magazines

A. *Consumer Reports*

1. Each monthly issue reports Consumers Union test results of comparing four different makes of the same size vehicle (CU=Consumers Union, which publishes *Consumer Reports*)

2. CU recommends "best buys" among tested new and used vehicles

3. The annual *Consumer Reports Buying Guide* provides detailed comparisons and recommendations of the preceding year's models as used car buys for the current year

B. Other consumer information publications and motor vehicle monthlies

V. Advantages and disadvantages of buying a used motor vehicle

A. Advantages

(NOTE: The odometer disclosure law makes it illegal to turn back, adjust, or tamper with the odometer; and the law requires that the buyer be given a written statement (a)that the mileage noted on the odometer is correct, or (b) in case the odometer is broken, that the "true miles are unknown," or (c) that the seller estimates the correct mileage, if it is in excess of 99,999 miles.

1. Low cost

(NOTE: Automobiles may last for 100,000 miles or more with proper care, so a used auto with a few thousand miles can be a good investment.)

2. Few "new car" problems

3. Lower insurance rates than rates for a new motor vehicle

B. Disadvantages

1. Little warranty protection

2. Low resale value

3. Possible wear and maintenance problems

4. Higher interest rates than rates charged for new motor vehicles

5. No choice of desired options

6. Missing accessories

EXAMPLE: A jack

INFORMATION SHEET

VI. Advantages and disadvantages of buying a new motor vehicle

A. Advantages

1. Satisfaction of owning a new vehicle
2. Warranty protection
3. Availiability of options

(NOTE: If the consumer cannot find a new vehicle with the desired options, the consumer may order a vehicle with the options desired.)

4. Lower interest rates than rates charged for used motor vehicles
5. The time allowed for repaying the loan is longer than the time for a used motor vehicle loan

B. Disadvantages

1. Large initial depreciation
2. Possible manufacturer's defects
3. Higher initial cost

EXAMPLES: Purchase price, excise taxes, tag cost

4. Higher insurance rates

VII. Advantages and disadvantages of buying an imported motor vehicle

A. Advantages

1. Better gas mileage
2. Good resale value
3. Good maneuverability
4. Quality construction
5. Standard options
6. Value as a collectible

EXAMPLE: 1972 Datsun 240Z is considered a "collectible" because limited numbers of this model were produced in 1972.

B. Disadvantages

1. Unavailability of repair and maintenance service

INFORMATION SHEET

2. High cost of replacement parts

3. Lightweight construction

4. Small engines

VIII. Things to be award of in motor vehicle advertising

A. Salesperson may start bargaining with the original price instead of the sale price

(NOTE: If the customer calls the sale price to the salesperson's attention, the salesperson will usually apologize, compliment the customer on finding a bargin, and begin with the sale price.)

B. Specials may not allow much trade-in value on your vehicle

C. Some warranty claims may not be realistic or what they appear to be at first glance

EXAMPLE: "One year or 50,000 miles warranty" means one year or 50,000 miles, whichever comes first. Since it is almost impossible to put 50,000 miles on a car in a year, a more realistic figure would be 20,000 miles

D. Phrases promising little down payment may require that something of value be put up as collateral

EXAMPLE: "No cash needed" or "100% financing" may require that your furniture be mortgaged. This would mean that if you did not keep up your payments, you would lose the vehicle *and* your furniture, and still have to pay the balance owed for the vehicle.

IX. Characteristics of new and used motor vehicle dealer locations

(NOTE: It is recommended that you go to a dealer who has developed a reputation for giving good service.)

A. Personal owner — May offer good bargains but does not provide a guarantee or service

B. Independent dealer in a low income section — Offers low monthly payments but little assurance of a mechanically sound car

C. Independent dealer in a medium or high income area

1. Generally good quality vehicles because the previous owners have usually spent what is necessary for good maintenance

2. Usually later model vehicles

3. More one-owner vehicles

4. More dealers who specialize in a particular model vehicle

EXAMPLES: Convertibles, trucks, stations wagons, foreign cars, luxury cars

INFORMATION SHEET

D. New car dealer

1. Must meet standards set by new vehicle manufacturer

2. Will sell used vehicles at an attractive price because dealer wants to concentrate efforts on selling new vehicles

X. Things to tell a salesperson when shopping for a vehicle

A. That you are just looking now but will be buying a vehicle soon

(NOTE: This will show that you are a careful shopper who compares prices and conditions.)

B. Which price range and style of vehicle will fit your needs

C. That you want a mechanically sound vehicle

D. Which vehicle you have selected once you are ready to buy

(NOTE: This will distinguish you from the "tire kickers" and "door slammers.")

XI. Things to expect during the bargaining process

(NOTE: There are few fixed prices in the auto business because the customer is often not only the buyer but also the seller of an auto as a trade-in. Therefore, bargaining is the natural expected practice in this industry.)

A. Offers and counter-offers until buyer and seller reach a compromise on the price of the vehicle and trade-in.

(NOTE: A rule of thumb for buying a new vehicle is to expect to get the vehicle for 15-18% off the sticker price, without a trade-in.)

B. Having the vehicle checked by an outside mechanic

C. Salesperson's bringing in another person to help close the deal

XII. Clues to possible problems with the mechanical condition of a used vehicle

(NOTE: Many dealers will spend more time and money fixing the exterior of the vehicle than repairing the working parts. Even if they have replaced motor parts, they will seldom mention this fact without being asked because most customers do not trust the reliability of a vehicle that has needed a part replaced.

The best guarantee of a mechanically sound vehicle is to have it check by an unbiased mechanic who can put the vehicle on a rack. The $25-$30 for this inspection is not an expensive investment to guard against costly repairs that may have to be made to the vehicle shortly after purchase.

INFORMATION SHEET

All promise for repairs and services to be completed after the sale should appear in writing on the face of the order blank before the buyer signs the purchase agreement.)

A. Thick oil — May hide engine noises

B. Black or light blue smoke from the exhaust pipe—May mean high oil consumption, the need for a piston ring job, or the need to rebuild the motor

(NOTE: If the vehicle has one or more of the above problems, the tailpipe will have become black and gummy. If, however, a white steam comes from the exhaust pipe, do not be alarmed because this moisture is normal.)

C. Protective seat covers — May mean soiled or damaged upholstery

D. Worn tires — May mean the vehicle needs alignment

(NOTE: The kind of tires needed, i.e., radials, bias ply, or bias-belted, depends upon the amount of driving and the road conditions where most of the driving will be done.)

E. Rust on the underbody or around wheel openings—Means that the vehicle has been driven on a salted road without the vehicle's being washed frequently and that additional rust may develop.

(NOTE: Rust occurs most often in vehicles from the coastal areas.)

F. New paint job — May mean the vehicle has been damaged in a wreck

(NOTE: Today's vehicles less than five years old should not need a new paint job. Look at the firewall between the engine compartment and the dashboard for traces of original paint. This area is seldom repainted because of the large number of wires there.)

G. High mileage on the odometer — May mean repairs will soon be needed due to normal wear and tear

(NOTE: Do not, however, attach more importance to high mileage. Although tampering with an odometer is against the law, odometers may be changed easily.)

H. Excessive bouncing of the vehicle — May mean shock absorbers are worn out

(NOTE: Test for worn shock absorbers by standing on the bumpers and bouncing up and down. If the vehicle keeps bouncing awhile after you have stopped moving it, then the vehicle may need repair.)

I. Oil around the air filter — May mean that the vehicle needs new piston rings

J. Wheels which are not straight — May mean that wheels need alignment or that frame has been bent in an accident

(NOTE: It is a good idea to look at the wheels from the front and the back. Have a friends follow you during the test drive to see if the vehicle travels in a straight line from the rear view, or drive the vehicle through some water and notice if the tracks are straight.)

K. Oil leaks under the vehicle or inside the wheels — May mean differential, brake seal, or crankshaft problems

L. Slack in the steering wheel — May indicate that the vehicle has not been greased properly or even more serious problems

M. Slack in brakes or vehicle's pulling to one side when brakes are applied — May indicate serious brake problems

N. Noise or difficulty in shifting — May indicate transmission problems

XIII. Questions to ask before actually buying a motor vehicle

A. Can I drive a manual transmission?

B. What are estimated repair costs?

C. Could I do any of the repair work if necessary?

D. What is availability of service and parts?

E. What is gas mileage per gallon?

F. How safe and maneuverable is the vehicle?

G. How durable is the construction?

XIV. Precautions to take when pricing and financing a motor vehicle

A. Higher price does not necessarily mean a better vehicle

B. A repossessed vehicle is seldom a bargain

C. Picking up someone's car payment may involve hidden costs

EXAMPLES: Taxes, work orders that have not been paid

D. Taxes and cost for the transfer of title probably are not included in the quoted price

EXAMPLE: In Oklahoma, excise (sales) tax on a new vehicle is 3¼% of the purchase price of the vehicle

E. The recommended down payment is 20-30% of the purchase price

(NOTE: A down payment of 5-10% creates higher interest charges.)

F. A vehicle's trade-in value is not as important as the difference between the trade-in allowance and the purchase price of the vehicle

(NOTE: Many people are swayed by a good trade-in allowance; actually the additional money given to the trade-in was probably added to the purchase price. Therefore, you may want to consider selling your old vehicle yourself because you can usually get more for your vehicle than you will get from trading it in.)

INFORMATION SHEET

G. Operating expenses should be considered

EXAMPLES: Gas mileage, oil and gasoline costs, tag, insurance, repairs

(NOTE: Insurance costs are higher for younger drivers. The costs decline somewhat, however, if a student has at least a B average and has had driver's training.)

H. Total costs of buying a motor vehicle should be figured

EXAMPLE:

Vehicle purchase price	$3850	Principal	$3250	Amount owed	$3250
Less down payment	-600	APR	x .08	Down payment	600
Amount financed	$3250	Interest for one year	$260	Interest (3 yrs.)	780
				Total cost	$4630

XV. Best time to buy a new motor vehicle — Sometime in September and October when the new models are coming in and dealers are eager to reduce their inventory

(NOTE: You may not have as much choice on color and accessories late in the buying season. Other temporary factors may influence the best time to buy, such as extremely cold weather when sales are low and dealers are more willing to reduce prices in order to promote sales.)

XVI. Advantages and disadvantages of auto loan agencies

A. Auto dealer

1. Advantages

a. Convenient

b. Good place to obtain first loan

2. Disadvantage — May charge high rate of interest

(NOTE: The dealer usually sells contracts to a bank or finance company and both the dealer and finance company take a fee for the loan. The buyer cannot stop payments if the car develops problems.)

B. Bank

1. Advantage — May offer most reasonable interest rates

(NOTE: This is not always true, so shop around for financing.)

2. Disadvantage — May require a large down payment

(NOTE: Shop around for the best bank rates. Some banks in the same area offer different auto loan rates. Some offer better rates to checking account customers who allow them to debit the account for the monthly auto loan payment.)

C. Credit union

(NOTE: To qualify for a loan the borrower must be a member of the credit union.)

1. Advantages

a. May offer the best interest rates

b. May offer credit life insurance at no extra charge

2. Disadvantage — May require a large down payment

D. Finance company

1. Advantage — May offer loans when the borrower is not eligible for a bank or credit union loan

2. Disadvantages

a. May have higher interest rates than banks or credit unions

b. May add charges for services

EXAMPLE: Charge for giving credit report and credit life insurance

XVII. Difference between finance charges and intesest, or APR (Annual Percentage Rate)

(NOTE: These terms are often used to mean the same thing, but they have distinct differences in the used auto business.)

A. Finance charge — Total amount paid for the use of credit, including interest charges and any other fees

B. Interest, or APR (Annual Percentage Rate) — Percentage of the installment loan that it costs to pay out an auto loan by the month

(NOTE: The "Truth in Lending Law" requires the lender (the auto dealer) to provide you, the borrower, with a complete written explanation of the installment loan, includng the yearly interest charges, the total amount to be repaid, a schedule of payments and any penalties.

A 6% finance charge is not the same as 6% APR. A 6% finance charge actually amounts to between 11% and 12% interest per year, the reason being that the 6% is paid on the full amount for a period of a year while the balance due on the loan diminishes because of payments each month. Put simply, the customer is paying 6% per year on, say, $1,000 the first month; however, with every month that passes the balance owed is reduced until on the last month the customer owes only one twelfth of the amount originally borrowed but is still paying a finance charge at the rate of 6% on the original full $1,000 amount.

Do not get the idea that "only 6% interest" is the same as the annual percentage rate (APR); it is not. It is a finance charge that actually amounts to slightly less than 12% APR.

INFORMATION SHEET

XVIII. The major provisions of the Truth-in-Lending Act revised in 1974

A. Every credit contract *should* state:

1. The total price of the purchase
2. The total finance charge in dollars
3. The amount of each payment
4. The number of payments to be made
5. When payments are due
6. The address of the seller
7. Collateral used, if any (which for an auto loan is usually the vehicle)

B. Credit contracts should also state:

1. The item bought (in this case, a full description of the vehicle)
2. The actual price of the vehicle
3. The amount of the down payment
4. Any trade-in allowance
5. Penalties for late payment, default, or prepayment
6. The seller's promise about service, replacement, or repair

C. You may encounter these documents when shopping for a used motor vehicle and for an auto loan

- An applicat for a bank loan
- Transfer of title notice from an auto dealer
- Buyer's Guide, which a used auto dealer is required by law to display on each vehicle for sale on the dealer's lot

XIX. Things to do before signing the purchase agreement when buying a motor vehicle

(NOTE: Just before signing a purchase agreement, check motor vehicle again to be sure the vehicle is the same as it was when you decided to make the purchase. Cases have been reported in which items, such as tires, have been replaced with less expensive brands.)

A. Read agreement carefully

(NOTE: It should be the exact deal that you made.)

B. Ask questions if there is something that you do not understand

INFORMATION SHEET

C. Make sure all blanks are filled in

(NOTE: A dishonest salesperson could change prices or make additional charges later.)

D. Obtain a receipt for deposit stating that deposit is applied to the purchase price

E. Be fully satisfied with contract

(NOTE: If you do not like the terms as stated, the dealer may be willing to change some of them. Be sure this is done in writing. Verbal agreements, unfortunately, are not worth very much.)

BUYING A MOTOR VEHICLE
UNIT I

ASSIGNMENT SHEET #1 — QUESTIONS ONE SHOULD ASK BEFORE SERIOUSLY LOOKING FOR A MOTOR VEHICLE

NAME _____ SCORE _____

Before buying a motor vehicle, stop and think about how you will be using it. This thinking through can help narrow your choices.

Ask yourself the following questions before deciding what type of auto to buy.

How many persons usually will be riding with me?

Where will I be doing most of my driving: in the city or on the highway?

Will I be using the auto to carry people or equipment much of the time?

Will this be a second vehicle, or my only vehicle?

Determine the type of vehicle needed for your own use by answering the following questions.

A. How many persons will usually be riding in my vehicle? _____

B. Do I drive in a carpool? _____

C. Do I have any children? _____

If so, how many? _____

How old are they? _____

D. Do I drive mostly in the city or on the highway? _____

E. Will I have one or two vehicles? _____

F. Will I be carrying equipment much of the time? _____

G. Could I do any of the repair work if I bought a vehicle? _____

H. Can I drive a vehicle with a manual transmission? _____

I. What size auto do I like? _____

J. Do I feel safe in a small auto? _____

BUYING A MOTOR VEHICLE
UNIT I

ASSIGNMENT SHEET #2 — GATHER MOTOR VEHICLE INFORMATION FROM A CONSUMER MAGAZINE OR A MOTOR MAGAZINE

NAME _____ SCORE _____

Answer the following questions before deciding what type of car to buy.

A. Do I feel comfortable driving a large or a small auto? _____

B. How do I plan on paying for this vehicle? Answer this question in detail.

_____

BUYING A MOTOR VEHICLE
UNIT I

ASSIGNMENT SHEET #3 — DETERMINING ADVANTAGES AND DISADVANTAGES OF BUYING A USED MOTOR VEHICLE

NAME _____ SCORE _____

Visit a used auto dealer and ask if you may have a copy of or a xerox copy of the ODOMETER DISCLOSURE FORM. Learn what the dealer does with the form after the seller has filled it out.

Imagine that you are selling your parents' car or some other vehicle that you are familiar with. Fill out the ODOMETER DISCLOSURE FORM for this vehicle.

(NOTE: The ODOMETER DISCLOSURE FORM may be one section of a purchase agreement. The ODOMETER DISCLOSURE FORM is sometimes called an ODOMETER MILEAGE STATEMENT.)

BUYING A MOTOR VEHICLE
UNIT I

ASSIGNMENT SHEET #4 — ADVANTAGES AND DISADVANTAGES OF BUYING A NEW MOTOR VEHICLE

NAME _____ SCORE _____

First, find out these details about a new car, your intended purchase, or a new or nearly new car in your family:

- purchase price
- make (manufacturer)
- style (three-door, five-door, GL, etc.)
- model (year manufactured)
- accessories (air conditioning, stereo, cruise control, etc.)
- mileage

By phoning your local tag office, a bank loan officer, and an insurance agent, find out the following estimated costs for this vehicle if *you* owned and drove it:

A. Interest rate for a loan equal to your vehicle's purchase price _____

B. Excise tax _____

C. Tag cost _____

D. Required liability insurance rates _____

BUYING A MOTOR VEHICLE
UNIT I

ASSIGNMENT SHEET #5 — DETERMINE THE FACTS BEHIND A NEW OR USED VEHICLE ADVERTISEMENT

NAME _____ SCORE _____

Find several new and/or used vehicle advertisements from auto dealerships in a city newspaper. Discuss which ads seem to offer "bargains" in down payment, warranty, trade-in, etc. Phone one of the dealerships and determine whether the specifications in the advertisement contain any vague terms or catches, or are genuine.

BUYING A MOTOR VEHICLE
UNIT I

ASSIGNMENT SHEET #6 — BARGAINING PROCESS

NAME _____ SCORE _____

Directions: Read the following case study and answer the questions at the end.

Example: ALLEN FERRELL, the salesperson: "Mr. Gullible, the price on that creampuff of a DeLuxe Applecart four door is $1,895. Let's see, your Rattletrap Special is appraised at $550 so that makes a difference of $1,345 plus sales tax and transfer of title. What do you say—shall we write it up?"

(Allen is quoting the appraiser's figure establishing the wholesale value of the trade-in and has just hurled what is known as the "low ball." This is shock treatment, a way to bring the customer down to earth about the real value of the trade. It opens the door for serious bargaining.)

GARY GULLIBLE, the buyer: "What! Rattletraps not as good as mine are selling on lots all over town for $750 and better. And just a couple of months ago, I bought a new battery and had a new muffler installed. Oh, yes, and a new water pump three or four months ago, too." (This work was performed well over a year ago—but never mind.)" $550 is way off. I ought to get at least $700."

ALLEN, the salesperson: "Look, I didn't make the appraisal. It may seem low to you but honestly, that's all it is worth to us. We'd just as soon have the $550 as your car."

(Allen is truthful in this. The dealership would rather have the $550 than Gary's Rattletrap. At this stage if Allen has a copy of the appraisal form with deficiencies noted, he is in a position to point out there is no spare tire, tires on the ground are bald, paint and metal work are needed on the front fenders, and so on. If he has no completed appraisal form, Allen can still argue these matters, but his position is weakened. Of course, Gary knows what must be done to keep the car on the road. That's why he is trading. The form helps to bring home to Gary what is needed and that it will cost money.)

ALLEN continues: "I agree that your Rattletrap is a solid piece. But we are going to have to spend $75 or $100 to get it ready for sale, maybe more if there are other troubles. If you'll sign an order right now, I'll see if I can't get you $600. I'll really try. I need the business. Okay?" He reaches for the order pad and starts writing.

GARY: "No, sir. I'm not going to let that good car go for any $600. My sister-in-law offered me over $700 for it just last month." (This is not true but customers are naughty that way. His sister-in-law lives 800 miles away, hasn't seen Gary in a year, owns her own business, and just bought a new Cadillac.) "Besides, I want to be certain about the condition of that car I'm interested in. I'd like to take it to a mechanic friend of mine."

ASSIGNMENT SHEET #6

ALLEN: "Why, go ahead and take it. Keep it three or four hours. Get it back here before we close though; the house doesn't want cars out overnight. Leave the Rattletrap here and I'll have it checked out again. If I can get that appraisal raised to $650 and maybe get our manager, Mr. Tom Fadgin, to cut the price on our car, you might come out with the $700 you want."

(In his last remark Allen Ferrell has skillfully thrown what is known as the "high-ball" to Gary, this being an offer so generous that Gary is taken out of the market where competitor dealers are concerned. The high-ball will bring Gary back without his detouring to shop elsewhere. Even if he does shop, he will not commit himself. Meantime, Allen Ferrell has said that he will *try* for $700. This does not mean that surely he will be successful in getting the $700.

Another matter: Gary may stop at his home to show the car to his family. It will be in his driveway in a familiar setting. It is such an improvement over what he has been driving that his family will approve even though they don't like the hot pink color. His girlfriend will admire it and show her approval. Gary is unconsciously making a commitment.

Gary takes the car to his neighborhood auto repair shop where they have been taking care of the Rattletrap and other family cars. The owner is a good mechanic, a former service manager for a big dealer until he opened his own shop. He checks out the car and pronounces it to be in fairly sound shape. And here we point out a good practice. When Gary first went shopping he stated that the car he wanted had to be in good mechanical condition and that this was the most important consideration. As a result, Ferrell showed him the best cars on the lot and steered him away from others that may have looked as good but that he, good old Allen Ferrell, suspected might be wanting mechanically. When Gary took the car to the neighborhood shop for inspection he did tell them he was thinking of buying it; he did not say where it was from.

Now if this simple inspection seems a lot of bother, bear in mind that the action should not take over an hour or so and should not cost much. Isn't it worth it to safeguard a $1,895 expenditure? If we could count on the dealers making thorough inspections when they service the car for the first time, inspection by an outsider wouldn't be necessary, but we cannot count on most of the dealers for that. However, few people act to get this protection when they buy a used car. And to give them their due, dealers have no objection to an outside inspection and are cheerful about it when it is suggested.

GARY returns: "The car seems pretty good. But the bumper jack is missing and so's the cigarette lighter. The spare tire is worn. If you'll get those things taken care of, I might deal. But not at $600 for my Rattletrap. No, Sirree."

ASSIGNMENT SHEET #6

ALLEN (He's been through this countless times): "Well, I said I'd try to get you a better allowance on your trade. How much do you have to have?"

GARY: I want $700 or no dice."

(Allen is now on Gary's side, and, as a friend, is conspiring with Gary to force the house into a better deal.)

ALLEN continues: "I'll write up an order. I'll have to have a deposit. I can take jawbone orders to the sales manager all day long and he won't even listen. But a signed order and a deposit—say $20 as earnest money—is different. If he okays the deal, you've bought the car."

(Allen write the order allowing $700 for the Rattletrap. Gary signs it and produces the $20.)

ALLEN FERRELL goes to Tom Fadgin, the sales manager: "The radio in the closing room on the lot just said tht Willie Pays busted a homer a couple of minutes ago. Anyway, I got a write-up here on the hot pink 1964 DeLuxe Applecart The trade is appraised at $550 and the write-up is for $700 allowance. The buyer's name is Gullible and his credit looks real good. What do you say."

FADGIN: "Don't you guys ever turn off that radio? Instead of listening to it you'd be better off lining up those cars. That lot is a mess. Okay. Tell him $650 for his trade. That's a $100 up. But don't lose him."

FERRELL back to Gullible: "I really pushed for it, but he wouldn't hold still for that $700 allowance. Now look here, I've got to sell a car today. It's been a bad week, and I'm willing to try him again at $675. But that's the last. How about it? That's really a good car and a good deal."

(Gary agrees and is secretly delighted. He was actually willing to close for the $650 but coulnd't bring himself to say so. Allen didn't stay with it long enough. Gary is just bout worn out, too.)

ALLEN FERRELL to Tom Fadgin: "Got the deal for $675 allowance for the Rattletrap. This Gary Gullible is a tough trader. Okay?"

FADGIN: "Still giving the joint away are you? Okay, I'll accept it. Tell him he can have the Applecart tomorrow if his credit checks out. Check the credit statement yourself. And see if you can get a little more money than the $20 your are holding. I don't want him to get buyer's remorse. You never know until the tail light is over the curb."

ASSIGNMENT SHEET #6

1. Describe the steps Gary went through to get the vehicle checked by an outside member.

2. Explain how the salesperson brought in another person to help close the deal.

3. Briefly list the offers and counter-offers that were made before Gary and Allen reached an agreement on the price of the vehicle and trade-in.

BUYING A MOTOR VEHICLE
UNIT I

ASSIGNMENT SHEET #7 — EVALUATE A USED MOTOR VEHICLE

NAME _____ SCORE _____

If you have found a used motor vehicle that you like, carefully check it on the lot, and then road test it before you consider buying it. If the seller tells you that you cannot take the car out on the road, forget about doing business at this lot. Take along a checklist to help you check out everything.

There are various tests that one can put a motor vehicle through to determine its quality. If possible, have an auto mechanic check the motor vehicle, or ask a mechanic about ways that you could test the quality of the motor vehicle that you are interested in purchasing.

Complete the following checklist for the purchase of a used car. The used car may be one that you have seen on a used car lot, or the used car could one owned by your family or a neighbor.

EXTERIOR	**YES**	**NO**
A. Is the paint color on the inside of the door jamb or around the firewall between the engine compartment and the dashboard different from the paint on the rest of the vehicle?	_____	_____
B. Is the paint different colors on the outside of the vehicle?	_____	_____
C. Is there a lot of chipping paint and rust?	_____	_____
D. Does the exterior look as if it has just been repainted or repaired?	_____	_____
(NOTE: Use a magnet to help you detect any repair work in the metal body of the vehicle.)		
INTERIOR		
E. Are the seats badly worn?	_____	_____
F. Is it hard to roll the windows up or down?	_____	_____
G. Is the door, hood, or trunk hard to close tightly?	_____	_____
H. Are the floor mats very worn?	_____	_____
I. If the floor mats are new, is there a hole in the floor, or is the floor badly worn?	_____	_____
J. Is the brake or clutch pedal worn?	_____	_____

ASSIGNMENT SHEET #7

UNDER THE HOOD	**YES**	**NO**
K. Are there wet spots on the radiator?	_____	_____
L. Does the water in the radiator look rusty or dirty?	_____	_____
M. Are the hoses cracked or flaking?	_____	_____
N. Is the air filter dirty?	_____	_____
O. Is the electrical wiring frayed or cracked?	_____	_____
P. Is the oil on the dipstick very heavy or dirty?	_____	_____
Q. Has the engine been freshly painted?	_____	_____
UNDER THE CAR		
R. Does either of the front wheels make a clunking noise when you shake it?	_____	_____
(NOTE: Make this check while vehicle is off the ground.)	_____	_____
S. Are there any holes in the muffler or exhaust pipes?	_____	_____
T. Are shock absorbers worn? Does the vehicle bounce a lot after you rock it?	_____	_____
BEHIND THE WHEEL		
U. Does the vehicle shift roughly?	_____	_____
V. Is there a lot of black smoke when you accelerate?	_____	_____
W. Does the vehicle swerve when you brake?	_____	_____
X. Are there grinding noises when you brake?	_____	_____
Y. Does the vehicle shake when you brake?	_____	_____
Z. Does the vehicle shake when you accelerate?	_____	_____
AA. Does the vehicle overheat?	_____	_____
BB. Does the vehicle rattle and squeak when driven over bumpy roads?	_____	_____
CC. Do you lose steering control on bumpy roads?	_____	_____
DD. Do the wheels wobble?	_____	_____
EE. Do the air conditioner and heater seem to have problems?	_____	_____

If you answered yes to most of these questions, forget about the vehicle. If you answered no, the vehicle might be a good buy. Take it to a mechanic for an expert's opinion.

BUYING A MOTOR VEHICLE
UNIT I

ASSIGNMENT SHEET #8 — QUESTIONS TO ASK BEFORE ACTUALLY PURCHASING A USED MOTOR VEHICLE

NAME _____ SCORE _____

Before buying a used vehicle, get an idea of repair and replacement costs for some of the common maintenance problems you may face if the vehicle you buy has 35,000 or more miles on the odometer.

Directions: Phone or visit an auto mechanic or a service station with a mechanic on duty to get cost estimates for the following repairs and replacements. Where necessary, be sure to get a two-part estimate for the repair job or replacement, i.e., cost of part(s) *and* cost of labor. Fill out this chart.

JOB	PARTS COSTS	LABOR COSTS	TOTAL COSTS
1. tune-up			
2. new battery			
3. replacement of belts			
4. replacement of hoses			
5. replacement of wtaer pump			
6. brakes reclined			
7. a set of new tires (bias-ply, bias-belted, or radial) mounted and balanced			
8. clutch replacement for manual transmission (NOTE: clutch replacement is not a common problem at 35 or 40,000 miles, unless the car has been driven carelessly.)			
9. front end alignment			
10. muffler and tailpipe replacement			

BUYING A MOTOR VEHICLE
UNIT I

ASSIGNMENT SHEET #9 — PRECAUTIONS TO TAKE WHEN PRICING AND FINANCING A MOTOR VEHICLE

NAME _____ SCORE _____

Study the credit charges and other expenses given below. Calculate the total cost of buying the vehicle. Calculate the amount of monthly installment payments, depending on the length of the loan. Fill in the blanks.

CREDIT CHARGES AND OTHER EXPENSES

Amount of Loan: $2500.00

Annual Percentage Rate: 18%

Interest on the loan at an annual rate of 18%:

$250.50 if repaid in 12 monthly payments

$371.25 if repaid in 18 monthly payments

$495.50 if repaid in 24 monthly payments

Excise tax: $50.00

Tag (assuming that the tag is expired):$40.00

(NOTE: Excise tax and tag (if expired) must be paid in full within 20 days of purchase of your vehicle.)

CALCULATIONS

A. 1. Total cost of the vehicle, including tax and tag, if financed over a 12 month period

_____

2. Total cost of the vehicle, including tax and tag, if financed over a 18 month period

_____

3. Total cost of the vehicle, including tax and tag, if financed over a 24 month period

_____

B. What would be the amount of each monthly installment payment (not including cost of credit life insurance)

1. if the loan is repaid in 12 months?_____

2. if the loan is repaid in 18 months?_____

ASSIGNMENT SHEET #9

3. if the loan is repaid in 24 months?_____

BUYING A MOTOR VEHICLE
UNIT I

ASSIGNMENT SHEET #10 — ADVANTAGES AND DISADVANTAGES OF AUTO LOAN AGENCIES

NAME _____ SCORE _____

You should be aware that annual percentage rates (APR) and finance charges differ among the four kinds of auto loan agencies. This exercise will give you experience in finding out varying costs for financing the same vehicle.

Directions: Choose a specific auto ad from a local newspaper or think up a specific new vehicle you would like to buy, including the accessories you want. Phone or visit an auto dealer, a bank, a credit union, and a finance company to find out the interest rate each agency charges for your sample vehicle. Fill in the blanks below:

VEHICLE: (describe) _____

_____

_____

AGENCY	ANNUAL PERCENTAGE RATE (APR)
Auto dealer:	APR _____
Bank:	APR _____
Credit Union:	APR _____
Finance Company:	APR _____

BUYING A MOTOR VEHICLE
UNIT I

ASSIGNMENT SHEET #11 — THE MAJOR PROVISIONS OF THE TRUTH-IN-LENDING ACT, REVISED, 1974

NAME _____ SCORE _____

On the Auto Dealer's Purchase Agreement locate as many as possible of the provisions of the Truth-in-Lending Act as listed on Information Sheet XVIII. Number each blank on the application to correspond to the provision number on Information Sheet XVIII.

BUYING A MOTOR VEHICLE
UNIT I

ANSWERS TO ASSIGNMENT SHEETS

Assignment Sheet #1 — Evaluated to the satisfaction of the instructor

Assignment Sheet #2 — Evaluated to the satisfaction of the instructor

Assignment Sheet #3 — Evaluated to the satisfaction of the instructor

Assignment Sheet #4 — Evaluated to the satisfaction of the instructor

Assignment Sheet #5 — Evaluated to the satisfaction of the instructor

A. 1. Gary told the dealer he would like to take the car to a mechanic for his opinion.
   2. Gary took the car to the mechanic he trusted, told the mechanic Gary was interested in buying the car but didn't say where it was from.
   3. Gary paid the mechanic $25.00 or $30.00 for his thorough inspection.

B. Evaluated to the satisfaction of the instructor

C. Evaluated to the satisfaction of the instructor

Assignment Sheet #7 — Evaluated to the satisfaction of the instructor

Assignment Sheet #8 — Evaluted to the satisfaction of the instructor

Assignment Sheet #9

A. 1. $2840.50
   2. $2961.25
   3. $3085.50

B. 1. $ 229.21
   2. $ 159.51
   3. $ 124.81

Assignment Sheet #10 — Evaluated to the satisfaction of the instructor

Assignment Sheet #11 — Evaluated to the satisfaction of the instructor

BUYING A MOTOR VEHICLE
UNIT I

TEST

NAME _____ SCORE _____

1. Match terms associated with buying a motor vehicle to their correct definitions. Write the correct numbers in the blanks.

_____a. Contract between a buyer and a seller that includes description of the item being bought and the conditions and terms of the sale	1. Collateral
_____b. Instrument for measuring the distance traveled by a vehicle	2. Title
_____c. To increase speed	3. Bluebook
_____d. Something of value which serves as a guarantee that payment will be made	4. Purchase agreement
_____e. Document that shows proof of ownership	5. Accelerate
_____f. Publication that shows the loan value, wholesale price, and retail price of used cars	6. Odometer

2. State six questions one should ask before buying a motor vehicle.

a. _____

b. _____

c. _____

d. _____

e. _____

f. _____

3. List types of motor vehicles.

a. _____

b. _____

c. _____

d. _____

TEST

4. List three types of information you can get from *Consumer Reports*.

   a. _____

   b. _____

   c. _____

5. Distinguish between the advantages and disadvantages of buying a used motor vehicle. Write an "A" in the blanks before advantages and a "D" in the blanks before disadvantages.

   _____a. Low cost

   _____b. Low resale value

   _____c. Possible wear and maintenance problems

   _____d. Few "new car" problems

   _____e. Little warranty protection

   _____f. Low insurance rates

   _____g. High interest rates

   _____h. No selection of desired options

   _____i. Missing accessories

6. Distinguish between the advantages and disadvantages of buying a new motor vehicle. Write an "A" in the blanks before advantages and a "D" in the blanks before disadvantages.

   _____a. Large initial depreciation

   _____b. Satisfaction of owning a new vehicle

   _____c. Warranty protection

   _____d. Possible manufacturer's defects

   _____e. Availability of options

   _____f. High initial cost

   _____g. High insurance rates

   _____h. Low interest rates

TEST

7. Distinguish between the advantages and disadvantages of buying an imported motor vehicle. Write an "A" in the blanks before advantages and a "D" in the blanks before disadvantages.

_____a. High gas mileage

_____b. Good resale value

_____c. Unavailability of repair and maintenance service

_____d. Good maneuverability

_____e. High cost of replacement parts

_____f. Lightweight construction

_____g. Quality construction

_____h. Small engines

_____i. Standard options

8. Select from the following list things to do before signing the purchase agreement when buying a motor vehicle. Write an "X" in the blank before each correct answer.

_____a. Avoid changing any part of purchase agreement before signing it

_____b. Be fully satisfied with contract

_____c. Ask questions if there is something that you do not understand

_____d. Sign agreement only if it is written using terms that seller understands

_____e. Allow seller to read contract out loud before signing

_____f. Make sure all blanks are filled in

_____g. Obtain a receipt for deposit stating that deposit is applied to the purchase price

_____h. Read agreement carefully

TEST

9. Match clues to possible problems with the mechanical condition of a used vehicle on the right to the descriptions of the problems. Place the appropriate numbers in the blanks provided.

_____a. May indicate transmission problems

_____b. May mean differential, brake seal, or crankshaft problems

_____c. May indicate serious brake problems

_____d. May indicate that the vehicle has not been greased properly or even more serious problems

_____e. May mean that wheels need alignment or that frame has been bent in an accident

_____f. May mean shock absorbers are needed

_____g. May mean vehicle has been damaged in a wreck

_____h. May mean repairs will soon be needed from normal wear and tear

_____i. May mean that piston rings are needed

_____j. May mean that vehicle needs alignment

_____k. Means the vehicle has been driven on a salted road without being washed frequently

_____l. May mean soiled or damaged upholstery

_____m. May mean high oil consumption, the need for a piston ring job, or the need to rebuild the motor

_____n. May hide engine noises

1. Thick oil
2. Black or light blue smoke from the exhaust pipe
3. Protective seat covers
4. Worn tires
5. Rust on the underbody or around the wheel openings
6. New paint job
7. Large number of miles on the odometer
8. Excessive bouncing of vehicle
9. Oil around the air filter
10. Wheels which are not straight
11. Oil leaks under the vehicle or inside the wheels
12. Slackness in the steering wheel
13. Slackness in brakes or pulling of vehicle to one side when brakes are applied
14. Noise or difficulty in shifting

TEST

10. State four precautions to take when pricing and financing a motor vehicle.

    a. _____

    b. _____

    c. _____

    d. _____

11. State eight of the major provisions of the Truth-in-Lending Act, Rev., 1974.

    a. _____

    b. _____

    c. _____

    d. _____

    e. _____

    f. _____

    g. _____

    h. _____

12. State three things to do before signing the purchase agreement when buying a motor vehicle.

    a. _____

    b. _____

    c. _____

BUYING A MOTOR VEHICLE
UNIT I

ANSWERS TO TEST

1. a. 4
   b. 6
   c. 5
   d. 1
   e. 2
   f. 3

2. Answer should include any six of the following

   a. What can I afford?
   b. What will I be using this vehicle for?
   c. Should I buy a new or used vehicle?
   d. What do I like or want?
   e. What are estimated repair costs?
   f. What is gas mileage per gallon?
   g. How safe and maneuverable is the vehicle?
   h. What is availability of service and parts?
   i. How durable is the construction?

3. a. Cars
   b. Trucks
   c. Vans
   d. Motorcycles

4. To be evaluated to the instructor's satisfaction.

5. a. A
   b. D
   c. D
   d. A
   e. D
   f. A
   g. D
   h. D
   i. D

6. a. D
   b. A
   c. A
   d. D
   e. A
   f. D
   g. D
   h. A

ANSWERS TO TEST

7.

a. A	e. D	i. A
b. A	f. D	
c. D	g. A	
d. A	h. D	

8. b,c,f,g,h

9.

a. 14	h. 7
b. 11	i. 9
c. 13	j. 4
d. 12	k. 5
e. 10	l. 3
f. 8	m. 2
g. 6	n. 1

10. Answer should include any four of the following

a. Higher price does not necessarily mean a better vehicle
b. A repossessed vehicle is seldom a bargain
c. Picking up someone's car payment may involve hidden costs
   EXAMPLES: Taxes, work orders that have not been paid
d. Taxes and cost for the transfer of title probably are not included in the quoted price
   EXAMPLE: In Oklahoma, excise (sales) tax on a new vehicle is 3 ¼ of the purchase price of the vehicle
e. The recommended down payment is 20-30% of the purchase price
   (NOTE: A down payment of 5-10% creates higher interest charges.)
f. A vehicle's trade-in value is not as important as the difference between the trade-in allowance and the purchase price of the vehicle
   (NOTE: Many people are swayed by a good trade-in allowance; actually the additional money given to the trade-in was probably added to the purchase price. Therefore, you may want to consider selling your old vehicle yourself because you can usually get more for your vehicle than you will get from trading it in.)
g. Operating expenses should be considered
   EXAMPLES: Gas mileage, oil and gasoline costs, tag, insurance, repairs
   (NOTE: Insurance costs are higher for younger drivers. The costs decline somewhat, however, if a student has at least a B average and has had driver's training.)
h. Total cost of buying a motor vehicle should be figured
   EXAMPLE:

Vehicle purchase price	$3850	Principal	$3250	Amount owed	$3250
Less down payment	-600	APR	x .08	Down payment	600
Amount financed	$3250	Interest for one year	$260	Interest (3 yrs.)	780
				Total cost	$4630

ANSWERS TO TEST

11. Answer should include any eight of the following

The major provisions of the Truth-in-Lending Act revised 1974

A. Every credit contract *should* state:

1. The total price of the purchase
2. The total finance charge in dollars
3. The amount of each payment
4. The number of payments to be made
5. When payments are due
6. The address of the seller
7. Collateral used, if any (which for an auto loan is usually the vehicle)

B. Credit contracts should also state:

1. The item bought (in this case, a full description of the vehicle)
2. The actual price of the vehicle
3. The amount of the down payment
4. Any trade-in allowance
5. Penalties for late payment, default, or prepayment
6. The seller's promise about service, replacement, or repair

12. Answer should include any three of the following
(NOTE: Just before signing a purchase agreement, check motor vehicle again to be sure the vehicle is the same as it was when you decided to make the purchase. Cases have been reported in which items, such as tires, have been replaced with less expensive brands.)

a. Read agreement carefully
(NOTE: It should be the exact deal that you made.)
b. Ask questions if there is something that you do not understand
c. Make sure all blanks are filled in
(NOTE: A dishonest salesperson could change prices or make additional charges later.)
d. Obtain a receipt for deposit stating that deposit is applied to the purchase price
e. Be fully satisfied with contract
(NOTE: If you do not like the terms as stated, the dealer may be willing to change some of them. Be sure this is done in writing. Verbal agreements, unfortunately, are not worth very much.)

MAINTAINING A MOTOR VEHICLE
UNIT II

UNIT OBJECTIVE

After completing this unit, the student should know the preventive measures necessary to avoid costly vehicle repairs due to neglect. The students should know the periodic maintenance necessary for trouble-free driving and longer vehicle life. The student should know ways to conserve motor fuel. The student should consider solutions to motor vehicle related energy problems. This knowledge will be evidenced by completing assignment sheets and unit test with a minimum score of 85 percent.

SPECIFIC OBJECTIVES

After completing this unit, the student should be able to

1. Define two terms related to motor vehicle maintenance.
2. List items on a motor vehicle that require preventative maintenance.
3. List items on a motor vehicle that require periodic maintenance.
4. Select from a list of ways to preserve tire life.
5. State ways to save motor vehicle fuel.
6. Respond to energy-problem situations.

MAINTAINING A MOTOR VEHICLE
UNIT II

SUGGESTED ACTIVITIES

I. Unit contents

A. Objective sheet

B. Suggested activities

C. Information sheets

D. Assignment sheet.

1. Assignment Sheet #1 — Learn Steps for Preventive Maintenance

2. Assignment Sheet #2 — Respond to Energy Problem Situations

E. Answers to assignment sheets

F. Test

G. Answers to test

II. Instructor's guide

A. Review unit and plan presentation.

B. Obtain materials to supplement unit.

FILMS

(NOTE: The following film is available through the Oklahoma State University Film Center, Oklahoma State University, Stillwater, Oklahoma 74078 (405) 624-7212.)

1. *Auto Maintenance: Play It Safe*, Color, 18 minutes, BFA Educational Media, A Division of Phoenix Films, Inc., 468 Park Avenue South, New York, New York 10016

   (NOTE: The following film is available on a free-loan basis to Oklahoma teachers only. Oklahoma teachers may order films from the Oklahoma State Department of Vocational and Technical Education/Curriculum and Instructional Materials Center, 1500 West Seventh Avenue, Stillwater, Oklahoma 74074. Out-of-state teachers must order from the addresses accompanying the films.)

2. *Tire Wise*, Color, 15 minutes, Aims Media, 1978. Aims Media, 6901 Woodley Avenue, Van Nuys, California 91406

C. Introduce unit.

- Explain that studies prove vehicle breakdowns on highways are usually due to a deteriorated or malfunctioning vehicle part, a problem that could have been prevented by proper vehicle maintenance.

SUGGESTED ACTIVITIES

- Point out that the two worst enemies of a vehicle are 1) neglect and 2) wear from dirt, grime, acids, and heat.
- Assure students that prevention of neglect is entirely within the motorist's control and that unavoidable engine wear can be reduced by preventive and periodic maintenance.
- Explain that if motorists want to save money per gallon of fuel by pumping their own gas, then they should learn how to perform the maintenance tasks once rendered by the service station attendant, like checking fluid levels and tire pressure.
- Distinguish between *preventive maintenance*, which can be performed easily by the motorist, and *periodic maintenance*, which probably should be performed by a trained mechanic.
- Urge students to get into the habit, as motorists, of keeping an up-to-date maintenance record of all maintenance and repairs, when performed, by whom, and the costs.
- Point out that as concerned citizens, motorists should learn and practice fuel and energy conservation.

D. Provide students with objective sheet and discuss unit objective and specific objectives, stressing the major goal of this unit is for students 1) to become comfortable performing preventive maintenance on their vehicle, and 2) to know when and where to obtain periodic vehicle maintenance from a trained mechanic.

E. Provide students with information and assignment sheets, on section at a time.

F. Discuss information and assignment sheets.

1. Introduce this unit by showing film *Auto Maintenance: Play It Safe.*
   - Discuss guidelines that the film emphasizes.
2. Use Information Sheet, Section II, to emphasize the importance of regular preventive maintenance, which the motorist can perform at the service station and/or at home.
   a. Preventive maintenance
      - Suggest each student keep a small maintenance record notebook in the vehicle's glove compartment. Divide the notebook into sections for areas like OIL/FILTER CHANGE, LUBRICATION, TIRES, etc. With each entry, record date, mileage on the odometer, maintenance, repair, garage or service station (if applicable), and costs itemized.
      - Suggest that each student use Assignment Sheet #1 to check each item in the vehicle and to bring the maintenance report back to class. Discuss any difficulties that students encountered in performing preventive maintenance.

SUGGESTED ACTIVITIES

b. Periodic maintenance

- Invite to class a mechanic or someone very knowledgeable in vehicle maintenance and repair to discuss maintenance of items listed on Information Sheet, Section II, Periodic Maintenance.
- Before the mechanic's visit, secure from the mechanic under-the-hood and chassis drawings or prepare ones that the mechanic approves for use as transparency masters or xerox copies. Use these illustrations so that students can better follow the mechanic's lecture about engine parts and systems locations and functions.
- Urge the speaker to keep the lecture simple, emphasizing *why* maintenance is important, *how frequently* maintenance should be performed, *where* maintenance can be obtained, and possibly giving *estimated costs* of parts and labor.
- Have each student draw on plain paper a chart similar to Supplement #1 and urge students to be prepared to fill in data as the mechanic lectures.

3. Use Information Sheet, Section III, to emphasize regular and thorough tire maintenance, not only to preserve tire life but also to reduce the likelihood of a frequent cause of breakdowns on roads today—a flat tire.

- Show the film *Tire Wise*.

G. Develop appropriate learning activities for special needs students.

H. Give test.

I. Critique test and discuss in class.

J. Reteach and test if necessary.

III. Unit references

A. Olney, Ross R. *The Shell Auto Care Guide: Tips on Everything You Need to Know as a Car Owner and Driver*. New York: Simon and Schuster, Inc., 1986.

B. Sikorsky, Robert. *Drive It Forever: Your Key to Long Automobile Life*. New York: McGraw-Hill Book Company, 1983.

C. *How to Get More Miles per Gallon*. New York: St. Martin's Press, 1978.

D. *Social Studies: A Curriculum Guide*. Stillwater, Oklahoma: State Department of Vocational and Technical Education, 1972.

MAINTAINING A MOTOR VEHICLE
UNIT II

SUPPLEMENT #1 — PERIODIC MAINTENANCE CHART

To be used with Suggested Activities for students to record their own data as the mechanic lectures.

PART OR SYSTEM	HOW OFTEN SHOULD MAINTENANCE BE OBTAINED?	WHERE SHOULD MAINTENANCE BE OBTAINED?	COST OF PARTS	COST OF LABOR
1.				
2.				
3.				
4.				
5.				
6.				
7.				
8.				
9.				
10.				
11.				

MAINTAINING A MOTOR VEHICLE
UNIT II

INFORMATION SHEET

I. Terms and definitions

A. Odometer — Instrument for measuring the distance traveled by a vehicle

B. Accelerate — To increase speed

II. Items on a motor vehicle that require preventive maintenance

A. Transmission fluid

(NOTE: Check each time oil and filter are changed.)

B. Brake fluid

(NOTE: Since brake fluid gradually evaporates, the level should be checked every few thousand miles or at one-month intervals.)

C. Radiator

(NOTE: Add water when needed to prevent engine overheating. Check the anti-freeze level to prevent the radiator from freezing in wintertime.)

D. Engine oil

(NOTE: Check the engine oil regularly, such as with each gasoline purchase. Change oil and oil filter as indicated in owner's manual for the vehicle.)

E. Air filter

F. Belts

(NOTE: Test tension periodically to see if belts are worn.)

G. Battery

(NOTE: To prolong the life of the battery, clean top occasionally. Check water level in battery and add water if necessary. Some late model batteries do not require added water.)

H. Tires

(NOTE: Check the inflation frequently. Rotate tires as recommended.)

I. Exterior

(NOTE: Wash exterior frequently and protect paint with a special wax or finish.)

INFORMATION SHEET

J. Interior

(NOTE: Clean and vacuum regularly.)

K. Power steering fluid

(NOTE: Check each time oil and filter are changed.)

III. Items on a motor vehicle that require periodic maintenance

(NOTE: New parts are not always necessary to replace worn ones. Used or factory-built parts cost much less and gradually provide satisfactory service.)

A. Engine tune-up

(NOTE: Generally speaking, a tune-up involves a fine adjustment of the engine to maintain and/or to restore it to maximum operating efficiency. When an engine is in good working order, it needs less gasoline.)

B. Brake adjustment

C. Chassis, transmission, drive axle, front wheel bearings, and driveshaft

(NOTE: These should be lubricated when needed to prevent friction and excessive wear of the parts. Some late model cars do not require lubrication. Check car manual or ask a mechanic.)

D. Fuel filter(s)

E. Wheel alignment

(NOTE: Check alignment every few thousand miles and balance tires every six months.)

F. Power steeing

(NOTE: check the steering lines and hoses for deterioration [At every oil change,] and check the fluid level of the power steering pump.)

G. Exhaust system

(NOTE: Inspect the exhaust system at every lubrication or oil change for damage or poorly positioned parts, open seams, or loose connections. Check the muffler and tailpipe too. Any of these could permit exhaust fumes to enter the passenger section of the vehicle.)

H. Air conditioning

I. Carburetor adjustment

J. Headlights/lamps

K. Shock absorbers

INFORMATION SHEET

IV. Ways to preserve tire life

A. Check tire pressure at least once a month with a good quality tire gauge

(NOTE: Check pressure when tires are cold and bring pressure up to the recommended pressure of the *tire* (not the car) manufacturer

B. Rotate tires every six thousand miles

(NOTE: Check owner's manual for tire rotation information.)

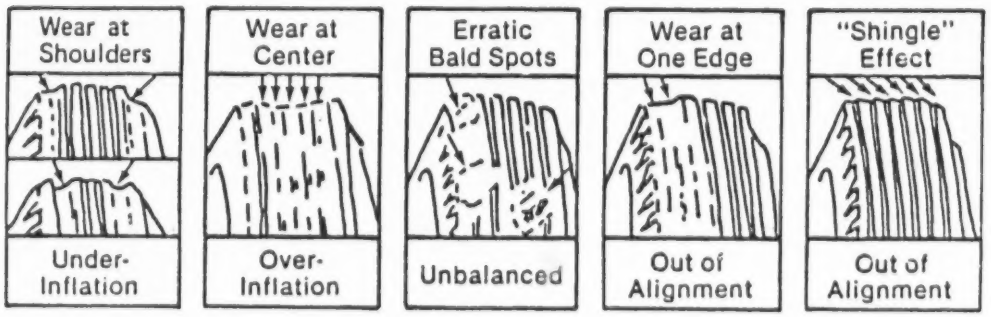
C. Check treads for stones, glass, or other objects

D. Check front alignment

E. Check tire wear (Figure 1)

(NOTE: If you can see flat bands of no tread across two or more grooves of a tire, replace the tire.)

FIGURE 1



V. Ways to save fuel

A. Accelerate slowly

(NOTE: Slow acceleration saves gasoline and wear and tear on the engine and tires.)

B. Drive at a steady pace

(NOTE: Sudden changes in a speed waste gasoline.)

C. Anticipate traffic lights

D. Cut down the engine warm-up time as much as possible

(NOTE: An idling average-sized engine burns about a pint of gasoline every twelve minutes.)

INFORMATION SHEET

E. Avoid overfilling the gas tank

F. Do not carry unnecessary weight

G. Keep tires properly inflated

H. Keep engine in proper tune

I. Drive fifty-five miles per hour

J. Maintain fuel tank at least one-half full

K. Use manual transmission

MAINTAINING A MOTOR VEHICLE
UNIT II

ASSIGNMENT SHEET #1 — LEARN STEPS FOR PREVENTIVE MAINTENANCE

NAME _____ SCORE _____

In the past few years, many service stations have become self-service exclusively and no longer offer full-service maintenance; that is, no attendant is on duty to check fluid levels, tire pressure, clean windshields, or vacuum the interior. The motorist who wishes to pump the gasoline, rather than be waited on by a service station attendant, can nonetheless perform these maintenance tasks at a gasoline station or at home.

Perform these preventive checks on your auto. Bring your maintenance report to class for discussion.

A. Check fluid levels

   1. Engine oil
   2. Transmission fluid
   3. Brake fluid
   4. Battery water
   5. Power steering fluid
   6. Radiator antifreeze/water

B. Check other items under the hood

   1. Air filter
   2. Belts
   3. Battery terminals

C. Check the tires, including the spare

D. Check interior and exterior

MAINTAINING A MOTOR VEHICLE
UNIT II

ASSIGNMENT SHEET #2 — RESPOND TO ENERGY-PROBLEM SITUATIONS

NAME _____ SCORE _____

In the past, American consumers have experienced shortages of gasoline. Many gas stations had to close. Lines at service stations were sometimes two or three blocks long. Consumers in many parts of the country bought gasoline only on odd-numbered days or only on even-numbered days, depending on the last number of their vehicle tags.

Respond to energy-problem situations by giving your reasons for agreeing or disagreeing with the following suggestions.

A. Strictly enforce a fifty-five-mile-an-hour speed limit

_____

_____

B. Penalize families that own more than one motor vehicle.

_____

_____

C. Increase costs connected with driving and owning a car such as licenses, parking, and tags.

_____ _____

_____

D. Place a heavy tax on automobiles that do not meet high fuel-economy standards.

_____

_____

E. Spend more government funds to develop fuel-efficient public transportation.

_____

_____

ASSIGNMENT SHEET #2

F. Make removal of smog control devices illegal.

G. Give tax credits for use of alternate fuels such as diesel and propane.

H. Spend more funds for futher development of alternative fuels such as gasohol.

I. What suggestions can you make for helping solve the shortage of energy?

MAINTAINING A MOTOR VEHICLE
UNIT II

ANSWERS TO ASSIGNMENT SHEETS

Assignment Sheet #1 — Completed to the satisfaction of the instructor.

Assignment Sheet #2 — Completed to the satisfaction of the instructor.

MAINTAINING A MOTOR VEHICLE
UNIT II

TEST

NAME _____ SCORE _____

1. Define the following terms

   a. Odometer — _____

   _____

   b. Accelerate — _____

   _____

2. List seven items on a motor vehicle that require preventive maintenance.

   1) _____
   2) _____
   3) _____
   4) _____
   5) _____
   6) _____
   7) _____

3. List seven items on a motor vehicle that require periodic maintenance.

   1) _____
   2) _____
   3) _____
   4) _____
   5) _____
   6) _____
   7) _____

TEST

4. Select from the following list ways to preserve tire life. Write an "X" in the blank before each correct answer.

   _____a. Check tire wear

   _____a. Rotate tires every six thousand miles

   _____a. Keep hubcaps in good repair

   _____a. Check treads for stones, glass, or other objects

   _____a. Check tire pressure at least once a month

   _____a. Check front alignment

   _____a. Be sure white walls are wide

5. State six ways to save fuel.

   a. _____

   b. _____

   c. _____

   d. _____

   e. _____

   f. _____

MAINTAINING A MOTOR VEHICLE
UNIT II

ANSWERS TO TEST

1. a. Odometer — Instrument for measuring the distance traveled by a vehicle
   b. Accelerate — To increase speed

2. Answer should include any seven of the following

   1) Transmission fluid level
   2) Brake fluid
   3) Engine oil
   4) Radiator
   5) Air filter
   6) Belts
   7) Battery
   8) Tires
   9) Exterior
   10) Interior
   11) Power steering fluid
   12) Spark plugs
   13) Fuses

3. Answer should include any seven of the following

   1) Engine timing
   2) Brake adjustment
   3) Chassis, transmission, drive axle, front wheel bearings, and driveshaft
   4) Fuel filters
   5) Wheel alignment
   6) Power steering
   7) Exhaust system
   8) Air conditioning
   9) Muffler
   10) Carburetor adjustment
   11) Spark plugs
   12) Headlights/lamps
   13) Shock absorbers

4. a, b, d, e, f

5. Answer should include any six of the following

   1) Accelerate slowly
   2) Drive at a steady pace
   3) Anticipate traffic lights

ANSWERS TO TEST

4) Cut down the engine warm-up time as much as possible
5) Avoid overfilling the gas tank
6) Do not carry unnecessary weight
7) Keep tires properly inflated
8) Keep engine in proper tune
9) Drive fifty-five miles per hour
10) Maintain fuel tank at least one-half full
11) Use manual transmission

PURCHASING MOTOR VEHICLE INSURANCE
UNIT III

UNIT OBJECTIVE

After completing this unit, the student should be able to state reasons for buying motor vehicle insurance and answer questions about a motor vehicle insurance policy. This knowledge will be shown by completing assignment sheets and unit test with a minimum score of 85 percent.

SPECIFIC OBJECTIVES

After completing this unit, the student should be able to

1. Match terms associated with motor vehicle insurance to their correct definitions.
2. State reasons for buying motor vehicle insurance.
3. Select from a list facts about Financial Responsibility Law.
4. Match basic types of motor vehicle insurance to their correct descriptions.
5. Select from a list facts about no-fault insurance.
6. Select from a list factors that affect motor vehicle insurance costs.
7. State points to consider when shopping for motor vehicle insurance.
8. State guidelines to follow in the event of a traffic accident.
9. Evaluate personal knowledge of motor vehicle insurance.
10. Determine appropriate insurance for certain situations.
11. Complete insurance questionnaire.
12. Answer questions about a motor vehicle insurance policy.

PURCHASING MOTOR VEHICLE INSURANCE
UNIT III

SUGGESTED ACTIVITIES

I. Unit contents

A. Objective sheet

B. Suggested activities

C. Information sheet

D. Assignment sheets

1. Assignment Sheet #1 — Evaluate Personal Knowledge of Motor Vehicle Insurance

   - Answers to Quiz

2. Assignment Sheet #2 — Determine Appropriate Insurance for Certain Situations

3. Assignment Sheet #3 — Complete Insurance Questionnaire

4. Assignment Sheet #4 — Answer Questions About a Motor Vehicle Insurance Policy

E. Answers to assignment sheets

F. Test

G. Answers to test

II. Instructor's guide

A. Review unit and plan presentation.

- About two weeks before this unit is to be taught, assign the students special reports on motor vehicle insurance. Suggest that the students look in newspapers or magazines for information. Have students report their findings to the class. Also, ask students what type of coverage they think is carried on the vehicle they most often drive.

- Invite an insurance agent to come to the class as a resource person; ask students to have at least three questions prepared to ask the insurance agent. Give agent a copy of the unit, highlighting area that needs to be emphasized as well as a copy of student-prepared questions.

- Invite a highway patrol trooper or a local police officer to speak to the class.

SUGGESTED ACTIVITIES

B. Obtain materials to supplement unit.

- Filmstrip — *You and Your Insurance*. Color, 35mm filmstrip and audio cassette, 12 minutes, E. Dahlin, Inc. 1979. Available from Director of Education Division, Insurance Information Institute, 110 William Street, New York, New York 10038.

C. Introduce unit. Briefly review the areas covered in this unit:

- Reasons for purchasing motor vehicle insurance protection
- Intent of obligatory liability insurance
- Basic types of motor vehicle insurance
- Facts about no-fault insurance
- Factors that affect motor vehicle insurance costs
- Points to consider when shopping for motor vehicle insurance
- Guidelines to follow in the event of a traffic accident

D. Provide students with objective sheet and discuss unit objective and specific objectives, stressing that the aims of this unit are twofold: 1) to become familiar with the types of motor vehicle insurance protection available, and 2) to memorize guidelines to follow if one is involved in a traffic accident.

E. Provide students with information and assignment sheets, one section at a time.

F. Discuss information and assignment sheets.

1. Review terms and definitions related to purchasing motor vehicle insurance using Information Sheet, Section I.

   - Have students complete Assignment Sheet #1.
   - Introduce unit by showing students the filmstrip, *You and Your Insurance*.
   - Write discussion questions from the filmstrip on small pieces of paper and put them into a container. Have students draw a question from the container and discuss the answer with the class.

2. Use Information Sheet, Section II, to clarify the two reasons for purchasing motor vehicle insurance.

3. Discuss Section III and ask students if they think the Financial Responsibility Law is fair.

   EXAMPLE: Should everyone who owns a vehicle be legally responsible for the damage that the vehicle could cause?

SUGGESTED ACTIVITIES

4. When discussing Section IV, ask students what they think are the most important types of motor vehicle insurance and why. Have students complete Assignment Sheet #2. Ask insurance agent to point out the importance of each type of insurance.

5. Ask insurance agent to point out that no-fault insurance does not apply to every state and ask whether or not it applies to your state; use Section V.

   - Ask insurance agent to point out that people buying a motor vehicle tag must sign a statement saying that they have liability insurance.

6. When discussing Section VI, ask students to list the type of vehicle that they would like to buy and give a detailed description such as the size of engine and the type of radio. Have students describe their vehicles to the class, and allow each member to vote on which vehicle would be the most expensive to insure and give the reason. When the insurance agent speaks to the class, have students ask the agent if they voted right; have students complete Assignment Sheet #3. Ask insurance agent to stress the reasons why people under twenty-five years of age are a poor insurance risk.

7. Select a certain type vehicle; call several insurance agencies, asking their price to insure this vehicle. Report your findings to the class. Point out the importance of shopping around before buying insurance; use Section VII.

8. Emphasize the need for current and accurate information regarding insurance; use Section VIII and Assignment Sheet #4.

   - Ask the highway patrol trooper or local police officer to point out the importance of each item listed in Section VIII.

G. Develop appropriate learning activities for special needs students.

H. Give test.

I. Reteach and retest if necessary.

III. Unit references

A. Blackwell, Dorothy. *Automobile Insurance*. Oklahoma State University Extension Facts, No. T4110. Stillwater, Oklahoma: 1981.

B. Boardman, Charles C., et al. *Consumer Education*. Encino, California: Glencoe Publishing Company, Inc., 1979.

C. Campbell, Sally R. *The Confident Consumer*. South Holland, Illinois: Goodheart-Willcox Company, Inc., 1982.

D. *Social Studies: A Curriculum Guide*. Stillwater, Oklahoma: State Department of Vocational and Technical Education, 1972.

PURCHASING MOTOR VEHICLE INSURANCE
UNIT III

INFORMATION SHEET

I. Terms and definitions

A. Uninsured motorist — Person who owns a motor vehicle but has not purchased insurance

B. Comprehensive — Covering completely or broadly

C. Vandalism — Act of destroying or damaging private or public property

D. Ignition switch — Device or system for starting the engine

II. Reasons for buying motor vehicle insurance

A. Cover costs relating to personal injury resulting from motor vehicle accidents

B. Cover repair costs for property damage resulting from motor vehicle accidents

III. Facts about Financial Responsibility Law

A. Law is intended to keep off the road those drivers who cannot pay for the property damages or injuries they may cause

B. Each person buying a car tag must sign a form stating that the buyer has liability insurance

C. Traffic law enforcement officials may check at any time to see that your motor vehicle is covered by liability insurance

D. Driver's license can be suspended if there is no proof of an insurance policy in force

IV. Basic types of motor vehicle insurance and their descriptions

A. Bodily injury liability — Provides protection if insured is legally liable for an accident in which others are injured or killed

B. Property damage liability — Provides payment for damages the insured's car causes to the property of others if the insured is responsible for the accident

C. Medical payments — Provides payments for medical expenses that result from a car accident, regardless of who is at fault

D. Uninsured motorist — Provides payments for injuries or damage for which an uninsured or hit-and-run driver is legally liable

INFORMATION SHEET

E. Comprehensive physical damage — Provides payment for injuries and/or damage to the insured's vehicle caused by something other than a collision

EXAMPLES: Fire, theft, vandalism, hail, water, collision with animals

F. Collision – Provides payments for the damage to the insured's vehicle caused by a collision with another vehicle or object; damages are paid regardless of who is at fault

V. Facts about no-fault insurance

(NOTE: On May 1, 1974, the United States Senate passed a bill intended to make no-fault insurance available to every motorist in the nation. The bill leaves adoption of no-fault plans to the state. Not every state has no-fault insurance.)

A. Policyholder files claims to own insurance company

B. Insurance company pays policyholder, regardless of who is at fault

(NOTE: Fault-finding process is eliminated; lower rates may result because costly court trials are no longer necessary to determine who is at fault.)

VI. Factors that affect motor vehicle insurance costs

A. Driver's classification

(NOTE: Classifications are determined by age, sex, and marital status of the driver and how often the driver uses the vehicle; young single males pay the highest premiums because, statistically, they are involved in more accidents.)

B. Geographical area

(NOTE: Premiums are based on number of claims and amounts an insurance company pays out in any given area.)

EXAMPLES: Insurance costs for Boston and New York are higher than premiums for Oklahoma.

Rural residents in a state may pay less than city residents.

C. Eligibility for premium discounts

EXAMPLES: Companies may offer reduced premiums to: motorists with safe-driving records, good students, nonsmokers, nondrinkers, older citizens, or multiple-vehicle owners.

(NOTE: Drinking while driving is not only dangerous and against the law, but it also is an abuse of your insurance.)

INFORMATION SHEET

D. Year, make, and model of the vehicle

EXAMPLE: Premiums are higher for collision and comprehensive coverage for new and expensive cars.

E. Amount of deductible

(NOTE: Deductibles begin at $50; premiums increase as amount of deductible decreases.)

F. Amount of coverage

(NOTE: Increased protection increases the premium costs.)

G. Insurance company

(NOTE: Premium amounts for same coverage vary from company to company.)

VII. Points to consider when shopping for motor vehicle insurance

A. Compare costs and coverage

(NOTE: They vary among companies and policies.)

B. Read the policy and ask questions about words or clauses you do not understand

C. Know all details of coverage and be sure you understand the agreement for settling claims

(NOTE: Items such as tape decks may or may not be covered.)

D. Check the company's reputation for prompt and fair claim settlement

E. Be sure the company is licensed to do business in your state

(NOTE: Licensure is regulated by the state insurance commission. It might be to your benefit to contact the state insurance commission in your state before selecting an insurance company.)

VIII. Guidelines to follow in the event of a traffic accident

A. Turn off ignition switch

B. Do not smoke

(NOTE: Smoking may ignite spilled gasoline.)

C. Guard against any further damage

(NOTE: Direct traffic around the accident but do not risk getting hit by heavy traffic on a thoroughfare or interstate.)

INFORMATION SHEET

D. Call an ambulance if there are injuries

E. Notify the police

F. Do not leave the scene of the accident

(NOTE: To leave the scene of an accident constitutes hit and run, which is a criminal offense. Even though the accident occurs on private property such as a parking lot of a store, a police officer should be called so that blame for the accident may be established. Some insurance companies do not process claims unless the accident has been investigated by a police officer.)

G. Exchange necessary information with other driver

(NOTE: You will need the other driver's name, address, telephone number, insurance company, and policy number. It is a good idea always to carry paper and pencil with you in your motor vehicle. Also, be sure to know the name of your insurance company and your policy number.)

H. Do not discuss the accident or accept responsibility

I. Obtain necessary information from others involved in the accident and witnesses

EXAMPLES: Names, addresses, and telephone numbers

J. Make notes

(NOTE: This will help you remember exactly what has happened. Jot down the details of the accident, such as approximate speeds of the vehicles, conditions of the roadway, lighting conditions, and any traffic signs or signals that may have bearing on the accident. If you have a camera, take pictures of the accident scene and of your vehicle.)

K. Report accident to both insurance companies

PURCHASING MOTOR VEHICLE INSURANCE
UNIT III

ASSIGNMENT SHEET #1 — EVALUATE PERSONAL KNOWLEDGE OF MOTOR VEHICLE INSURANCE

NAME _____ SCORE _____

Driving a motor vehicle is a privilege and a responsibility. The freedom to go where you want is very rewarding. As a licensed driver, you have a responsibility to yourself, your passengers, and others using the roads.

No motor vehicle owner or driver should be without the protection of insurance. The costs of treating injuries and repairing damage are often much higher than most people can pay.

Take the following quiz to find out how much you know about motor vehicle insurance. Answer the statements by writing a "T" in the blanks before true statements and an "F" in the blanks before false statements.

_____A. If you have a "B" average or better in school, your car insurance premiums might cost less.

_____B. Liability insurance pays claims for injuries to others or damage to their property when you are at fault.

_____C. Liability insurance is the most important coverage on your insurance policy.

_____D. If you drive a small vehicle, you get smaller rates for your insurance.

_____E. Even if your policy provides for repairs to your vehicle (collision protection), you will have to pay the amount stated in your deductible clause.

_____F. If your vehicle is worth $500 but you have an accident that causes $700 of damage, your insurance will pay you $700 for the repairs.

_____G. Your insurance policy can cost more per year than your vehicle is worth.

Check your answers by reading the information on the next page.

ASSIGNMENT SHEET #1

ANSWERS TO QUIZ

A. True. You might be eligible for up to 25 percent off the price of your policy if you have "made the grade."

B. True. But only up to the amount specified in a policy. The amount you buy is written like this in a policy: 10/20. The first number is the maximum amount that the insurance company will pay (in thousands of dollars) for each person injured in the accident. The second number is the total amount that the insurance company will pay for all of the persons injured in the accident.

C. True. Liability protection is necessary because there are financial responsibility laws in each state.

D. True. A discount of up to 10 percent is offered by some insurance companies for compact cars.

E. True. The higher the deductible you choose, the more you will save on insurance premiums.

F. False. Your insurance company will pay only as much as your vehicle is worth. In this case, your collision protection would provide you with a maximum of $450 (if you had $50 deductible). Because you would have to pay the first $50, the insurance company would pay you $450 to pay the $500 that the car is worth.

G. True. If your car is an older model, it is possible that you might be paying more for insurance than you would get from an accident that "totaled" your vehicle. For this reason, it is good to think twice before buying collision insurance for an older vehicle.

PURCHASING MOTOR VEHICLE INSURANCE
UNIT III

ASSIGNMENT SHEET #2 — DETERMINE APPROPRIATE INSURANCE FOR CERTAIN SITUATIONS

NAME _____ SCORE _____

Auto insurance can be very confusing because there are so many types. Each type provides a certain kind of coverage.

Suggest appropriate types of insurance by completing the following statements.

A. Amy Gray's vehicle was stolen. The insurance that covered this kind of loss is called _____.

B. Janie Edwards hit another vehicle and injured the driver. Luckily, Janies was covered by two types of insurance that paid for the damages. What types of insurance did Janie have?

_____

_____

C. Jeff Moore backed his vehicle into Mrs. Carlson's fence. He had _____ insurance to pay the claim.

D. Charlotte James crashed her vehicle into a tree, causing damages to her vehicle totaling $600. She had purchased _____ insurance, and it paid the bill after she paid the _____.

E. Roy Johnson turned a corner and hit a girl on a bike. The type of insurance that covered the cost of the girl's injuries is called _____.

F. An unidentified motorist backed into Dave Gill's vehicle and then drove away. What type of insurance would Dave need to pay for this type of damage?

_____

G. Do the motor vehicles owned by your family have collision insurance? _____ Do you think that it is economical to have collision insurance on the family's vehicles? _____ Explain your answer.

_____

_____

_____

PURCHASING MOTOR VEHICLE INSURANCE
UNIT III

ASSIGNMENT SHEET #3 — COMPLETE INSURANCE QUESTIONNAIRE

NAME _____ SCORE _____

Statistics show that drivers under the age the twenty-five are involved in more traffic accidents than any other age group. Because of this, people in this age group are at a greater risk; and insurance companies raise rates accordingly.

Insurance companies rate someone in this age group as a poor risk in the following situations.

Living away from home

Owning own car instead of using the family car

Getting traffic tickets

Having a car with a lot of horsepower

Having special equipment such as a tachometer, tape deck, or oversize tires

Having a vehicle that is lowered or altered in some way

Not being a good student

The following *may* lower your insurance rates.

Living at home

Driving a family car so that you will not be considered the principal driver of the car

Having a good driving record

Not putting special equipment on the vehicle

Buying insurance where your parents have their policy

Taking a driver's training course in school

Obtain and complete a questionaire from a local insurance agency. The answers to these questions help the insurance company decide upon the rate to charge. Answer these questions about your vehicle or the vehicle owned by your family.

PURCHASING MOTOR VEHICLE INSURANCE
UNIT III

ASSIGNMENT SHEET #4 — ANSWER QUESTIONS ABOUT
A MOTOR VEHICLE INSURANCE POLICY

NAME _____ SCORE _____

Understanding all aspects of an insurance policy is important. The policy spells out the rights and obligations of the insured and the insurance company. You should read the policy to find out what the company will do for you if a claim is filed.

Using a motor vehicle insurance policy provided by your teacher or one from your home, answer the following questions about an insurance policy.

(NOTE: This assignment sheet may need to be completed at home with the help of your parents.)

A. What is the name of the insurance company? _____

_____

B. What is the name of the insured? _____

C. What is the policy number? _____

D. What is the policy period? _____

E. How many vehicles are insured on this policy? _____

F. What is the deductible? _____

G. Describe the vehicles that are insured. _____

_____

_____

_____

H. What other company or person other than the insured would receive payment or a percentage of the payment if there were damages or loss of the insured's motor vehicle?

_____

ASSIGNMENT SHEET #4

I. Discuss briefly how the insured may cancel the insurance policy.

J. Discuss briefly how the insurance company may cancel the insurance policy.

PURCHASING MOTOR VEHICLE INSURANCE
UNIT III

ANSWERS TO ASSIGNMENT SHEETS

Assignment Sheet #1 — Completed to the satisfaction of the instructor

Assignment Sheet #2

A. Comprehensive physical damage
B. Bodily injury liability and property damage liability
C. Property damage liability
D. Collision, deductible
E. Bodily injury liability
F. Uninsured motorist
G. Completed to the satisfaction of the instructor

Assignment Sheet #3 — Completed to the satisfaction of the instructor

Assignment Sheet #4 — Completed to the satisfaction of the instructor

PURCHASING MOTOR VEHICLE INSURANCE
UNIT III

TEST

NAME _____ SCORE _____

1. Match terms associated with motor vehicle insurance to their correct definitions. Write the correct numbers in the blanks.

_____a. Covering completely or broadly	1. Comprehensive
_____b. Device or system for starting the engine	2. Ignition switch
_____c. Person who owns a motor vehicle but has not purchased insurance	3. Vandalism
_____d. Act of destroying or damaging private or public property	4. Uninsured motorist

2. State reasons for buying motor vehicle insurance.

a. _____

_____

b. _____

_____

3. Select from the following list facts about Financial Responsibility Law. Write an "X" in the blank before each correct answer.

_____a. Law protects only those with insurance bought from an independent agent

_____b. Driver's license can be suspended if there is no proof of an insurance policy in force

_____c. Each person buying a car tag must sign a form stating that the buyer has liability insurance

_____d. Proof of insurance must be shown before vehicle is inspected

_____e. Traffic law enforcement officials may check at any time to see that your motor vehicle is covered by liability insurance

_____f. Law is intended to keep off the road those drivers who cannot pay for the property damages or injuries they may cause

TEST

4. Match basic types of motor vehicle insurance to their correct descriptions. Write the correct numbers in the blanks.

_____a. Provides payments for injuries and/or damage to the insured's vehicle caused by something other than a collision

_____b. Provides payment for damages the insured's vehicle causes to the property of others if the insured is responsible for the accident

_____c. Provides payments for medical expenses that result from a vehicle accident, regardless of who is at fault

_____d. Provides payments for injuries or damage for which an uninsured or hit-and-run driver is legally liable

_____e. Provides payments for the damage to the insured's vehicle caused by a collision with another vehicle or object; damages are paid regardless of who is at fault

_____f. Provides protection if insured is legally liable for an accident in which others are injured or killed

1. Uninsured motorist
2. Comprehensive physical damage
3. Collision
4. Medical payments
5. Bodily injury liability
6. Property damage liability

5. Select from the following list facts about no-fault insurance. Write an "X" in the blank before each correct answer.

_____a. Policyholder files claims to own insurance company

_____b. Policyholder must have at least five family members in order to qualify for no-fault insurance

_____c. Policyholder must have worked in same position for at least a year

_____d. Insurance company pays policyholder, regardless of who is at fault

6. Select from the following list factors that affect motor vehicle insurance costs. Write an "X" in the blank before each correct answer.

_____a. Driver's classification

_____b. Insurance company

_____c. Eligibility for premium discounts

_____d. College diploma

_____e. Season of the year

_____f. Year, make, and model of the vehicle

TEST

_____g. Weather conditions

_____h. Amount of deductible

_____i. Amount of coverage

_____j. Distance traveled

_____k. Geographical area

7. State three points to consider when shopping for motor vehicle insurance.

a. _____

_____

b. _____

_____

c. _____

_____

8. State six guidelines to follow in the event of a traffic accident.

a. _____

b. _____

c. _____

d. _____

e. _____

f. _____

(NOTE: Test questions 9-12 list the assignment sheets. They are an important part of this test. If they have not been completed, check with your instructor.)

9. Evaluate personal knowledge of motor vehicle insurance.

10. Determine appropriate insurance of certain situations.

11. Complete insurance questionnaire.

12. Answer questions about a motor vehicle insurance policy.

PURCHASING MOTOR VEHICLE INSURANCE
UNIT III

ANSWERS TO TEST

1. a. 1
   b. 2
   c. 4
   d. 3

2. a. Cover costs relating to personal injury resulting from motor vehicle accidents
   b. Cover repair costs for property damage resulting from motor vehicle accidents

3. b, c, e, f

4. a. 2
   b. 6
   c. 4
   d. 1
   e. 3
   f. 5

5. a, d

6. a, b, c, f, h, i, k

7. Answer should include any three of the following

   a. Compare costs and coverage
   b. Read the policy and ask questions about words or clauses you do not understand
   c. Know all details of coverage, and be sure you understand the agreement for settling claims
   d. Check the company's reputation for prompt and fair claim settlement
   e. Be sure the company is licensed to do business in your state

8. Answer should include any six of the following

   a. Turn off ignition switch
   b. Do not smoke
   c. Guard against any further damage
   d. Call an ambulance if there are injuries
   e. Notify the police
   f. Do not leave the scene of the accident
   g. Exchange necessary information with other driver
   h. Do not discuss the accident or accept responsibility
   i. Obtain necessary information from others involved in the accident and witnesses

ANSWERS TO TEST

j. Make notes
k. Report accident to both insurance companies

9. Completed to the satisfaction of the instructor

10. Completed to the satisfaction of the instructor

11. Completed to the satisfaction of the instructor

12. Completed to the satisfaction of the instructor

READING A ROAD MAP
UNIT IV

UNIT OBJECTIVE

After completing this unit, the student should be able to match terms and definitions related to road maps and list types of information found on a road map. He should also be able to use the road map legend and use the map to locate cities, plot routes, and compute mileage. This knowledge will be evidenced through demonstration and by scoring 85 percent on this unit test.

SPECIFIC OBJECTIVES

After completing this unit, the student should be able to

1. Match five terms and definitions related to road maps.
2. List four types of information found in the legend of a road map.
3. List five types of information found on a road map.
4. Demonstrate the ability to
   a. Answer questions using the map legend.
   b. Answer questions using the information on a road map.
   c. Locate cities on a map.

READING A ROAD MAP
UNIT IV

SUGGESTED ACTIVITIES

I. Unit contents

A. Objective sheet

B. Suggested activities

C. Information sheets

D. Assignment sheets

1. Assignment Sheet #1 — Using the Map Legend

2. Assignment Sheet #2 — Using Information on Road Maps

3. Assignment Sheet #3 — Locating Cities on a Map

E. Answers to assignment sheets

F. Test

G. Answers to test

II. Instructor's guide

A. Review unit and plan presentation.

- Have students bring to class real locations in Oklahoma (or their respective state) that they want to visit.

- Have students bring to class clipped news stories that cite cities and locations in Oklahoma (or their respective state) that students want to familiarize themselves with.

B. Obtain materials to supplement unit.

- 1987 Official State Map of Oklahoma — Oklahoma teachers can secure free copies of this highway map for distribution to each student by ordering sets from:

  The Oklahoma Department of Transportation
  Reproduction Branch
  200 N.E. 21st Street
  Oklahoma City, Oklahoma 73105
  (405) 521-2586

  (NOTE: Teachers in other states may secure current highway maps, usually free, from their respective state transportation department or from their state bureau of tourism.)

SUGGESTED ACTIVITIES

- Have each student be prepared to bring to class a road map of the United States or of a section of the U.S. on which the student can locate a vacation site that he/she is interested in.

C. Introduce unit.

D. Discuss unit objective and specific objectives, stressing: how indispensable road maps are to the business traveller who does not like to waste time, and what good sources of information road maps are to the vacation traveller.

E. Provide students with information and assignment sheets.

F. Discuss information and assignment sheets.

1. Distribute state road maps, one to each student.

2. Use Information Sheet, Section I, to discuss terms and definitions.

3. Use Information Sheets, Section II, to discuss information in the legend. Have students practice locating sample symbols, mileages, distances, and directions.

   - Have students complete Assignment Sheet #1.

   - Check Assignment Sheet #1.

4. Use Information Sheet, Section III, to drill students in locating examples of all items in Section III.

   - Have students complete Assignment Sheet #2.

   - Check Assignment Sheet #2.

5. Use Information Sheet, Section IV, to explain how to locate cities on a map.

   - Have students complete Assignment Sheet #3.

   - Check Assignment Sheet #3.

6. Drill students in the uses of their U.S. maps by having them look for similar information as that on Assignment Sheets #1, #2, and #3 for state maps.

G. Develop appropriate learning activities for special needs students.

H. Give test.

I. Critique test and discuss in class.

SUGGESTED ACTIVITIES

J. Reteach and test if necessary.

III. Unit references

A. 1987 Official State Map of Oklahoma.

B. *Social Studies: A Curriculum Guide*. Stillwater, Oklahoma: State Department of Vocational and Technical Education, 1972.

READING A ROAD MAP
UNIT IV

INFORMATION SHEET

I. Terms and definitions

A. Interchange — Place where you can enter or leave a road

B. Interstate highway — Part of the U.S. highway system; has more than two lanes of traffic

C. Legend — Information on the map which tells what the symbols mean

D. Limited access road — A road where traffic can enter or leave only at constructed entrances

E. Toll road — Highway on which you must pay a fee for its use

F. Scale — Map proportion explained in terms of the number of miles that each inch represents

II. Information in the legend

A. Meaning of symbols

1. Types of highways
2. Highway markers
3. Types of cities and communities
4. Airports
5. County lines
6. Railroads
7. Parks
8. Historical sites
9. Rest areas
10. Picnic areas
11. Reservations, forests, and preserves

B. Local mileages

C. Scale for measuring distance

D. Compass directions

INFORMATION SHEET

III. Information on road maps

A. Towns and cities

B. Counties and county seats

C. Campsites and parks

D. Historical markers and roadside parks

E. Air bases

F. Time zone lines

G. Lakes, national forests, and parks

H. Principal recreation areas

I. Maps of larger municipal areas

J. Distances between towns and cities

K. Mileage chart

L. Population of towns and cities

IV. Locating cities on a map

A. Locate the letter across the top or bottom

B. Locate the number along the side

C. Where these two areas overlap is the region in which the city is located

EXAMPLES: Code Number B-4 (The city will be in the shaded area.)

READING A ROAD MAP
UNIT IV

ASSIGNMENT SHEET #1 — USING THE MAP LEGEND

NAME _____ SCORE _____

Directions: Use the legend on your map to answer these questions.

A. Give the map symbols for:

1. State capitol
2. U.S. numbered route
3. Historic site
4. State park
5. Military airport
6. Railroad
7. Interstate route
8. County seat
9. State numbered route

B. What is the scale on this map?

C. 1. Which direction on the map is north?

2. Which is east?

READING A ROAD MAP
UNIT IV

ASSIGNMENT SHEET #2 — USING INFORMATION ON ROAD MAPS

NAME _____ SCORE _____

A. Use your Oklahoma road map to answer these questions.

1. Give the name of the county in the southeast corner of Okalhoma.
2. Give the name of the county in the west end of the panhandle.
3. Give the name of the military reservation near Lawton.
4. Give the name of the national forest in southeastern Oklahoma.
5. Give the name of the county seat of Harper County.
6. Give the population of Oklahoma City.
7. Give the population of the county seat in your county.
8. Give the population of your home town.
9. Write the name of the county beside each number.

ASSIGNMENT SHEET #2

a) _____
b) _____
c) _____
d) _____
e) _____
f) _____
g) _____
h) _____
i) _____
j) _____
k) _____
l) _____
m) _____
n) _____
o) _____
p) _____
q) _____
r) _____
s) _____
t) _____
u) _____
v) _____
w) _____
x) _____
y) _____
z) _____
aa) _____
bb) _____
cc) _____
dd) _____
ee) _____
ff) _____
gg) _____
hh) _____
ii) _____
jj) _____
kk) _____
ll) _____
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nn) _____
oo) _____
pp) _____
qq) _____
rr) _____
ss) _____
tt) _____
uu) _____
vv) _____
ww) _____
xx) _____
yy) _____
zz) _____
aaa) _____
bbb) _____
ccc) _____
ddd) _____
eee) _____
fff) _____
ggg) _____
hhh) _____
iii) _____
jjj) _____
kkk) _____
lll) _____
mmm) _____
nnn) _____
ooo) _____
ppp) _____
qqq) _____
rrr) _____
sss) _____
ttt) _____
uuu) _____
vvv) _____
www) _____
xxx) _____
yyy) _____

B. Use the mileage chart on your map to find the distance from:

1. Stillwater to Tulsa

2. Idabel to Oklahoma City

3. Frederick to Ponca City

ASSIGNMENT SHEET #2

4. Antlers to Bartlesville
5. Ardmore to Guymon
6. Tahlequah to Chickasha
7. Durant to Duncan
8. Shawnee to Coalgate
9. Okmulgee to Watonga
10. Lawton to Poteau

READING A ROAD MAP
UNIT IV

ASSIGNMENT SHEET #3 — LOCATING CITIES ON A MAP

NAME _____ SCORE _____

Directions: Locate each of the following cities on a map. Name the county it is in and name highways that pass through it.

	County	Highways
A. Guymon	Texas	State Highway 3, U.S. 54, U.S. 64
B. Norman	_____	_____
C. Weatherford	_____	_____
D. Durant	_____	_____
E. Kingfisher	_____	_____
F. Ada	_____	_____
G. Idabel	_____	_____
H. Poteau	_____	_____
I. Healdton	_____	_____
J. Comanche	_____	_____
K. Carter	_____	_____
L. Roff	_____	_____
M. Holdenville	_____	_____
N. Grandfield	_____	_____
O. Checotah	_____	_____
P. Mannford	_____	_____
Q. Washington	_____	_____
R. Olustee	_____	_____
S. Jay	_____	_____
T. Tom	_____	_____
U. Braman	_____	_____

READING A ROAD MAP
UNIT IV

ANSWERS TO ASSIGNMENT SHEETS

Assignment Sheet #1

A. Answers will vary
B. Answers will vary
C. 1. Toward the top
   2. To the right

Assignment Sheet #2

A. 1. McCurtain
   2. Cimarron
   3. Fort Sill
   4. Ouachita National Forest
   5. Buffalo
   6. 403,213
   7. Answers will vary
   8. Answers will vary

i.
a) Cimarron
b) Texas
c) Beaver
d) Harper
e) Woods
f) Alfalfa
g) Grant
h) Kay
i) Osage
j) Washington
k) Nowata
l) Craig
m) Ottawa
n) Delaware
o) Mayes
p) Rogers
q) Pawnee
r) Noble
s) Garfield
t) Major
u) Woodward
v) Ellis
w) Roger Mills
x) Dewey
y) Custer
z) Blaine
aa) Kingfisher
bb) Logan
cc) Payne
dd) Creek
ee) Tulsa
ff) Wagoner
gg) Cherokee
hh) Adair
ii) Sequoyah
jj) Muskogee
kk) Okmulgee
ll) Okfuskee
mm) Lincoln
nn) Oklahoma
oo) Canadian
pp) Caddo
qq) Washita
rr) Beckham
ss) Harmon
tt) Greer
uu) Kiowa
vv) Comanche
ww) Grady
xx) McClain
yy) Cleveland
zz) Pottawatomie
aaa) Seminole
bbb) Hughes
ccc) Pittsburg
ddd) McIntosh

ANSWERS TO ASSIGNMENT SHEETS

eee) Haskell
fff) Latimer
ggg) LeFlore
hhh) McCurtain
iii) Pushmataha
jjj) Atoka
kkk) Coal
lll) Pontotoc
mmm) Murray
nnn) Garvin
ooo) Stephens
ppp) Jackson
qqq) Tillman
rrr) Cotton
sss) Jefferson
ttt) Carter
uuu) Love
vvv) Marshall
www) Johnston
xxx) Bryan
yyy) Choctaw

B. 1. 64
2. 224
3. 245
4. 219
5. 360
6. 205
7. 117
8. 80
9. 164
10. 248

Assignment Sheet #3

	County	Highways
A.	Texas	S.H. 3, U.S. 54, U.S. 64
B.	Cleveland	S.H. 9, U.S. 77, Interstate 35
C.	Custer	S.H. 54, U.S. 54, 66, Interstate 40
D.	Bryan	S.H. 78, U.S. 69, U.S. 75, U.S. 70
E.	Kingfisher	S.H. 3, U.S. 33, U.S. 81
F.	Pontotoc	S.H. 1, S.H. 3, S.H. 99
G.	McCurtain	S.H. 87, S.H. 37, U.S. 70
H.	LeFlore	U.S. 59
I.	Carter	S.H. 76
J.	Stephens	S.H. 53, U.S. 81
K.	Beckham	S.H. 34, S.H. 55
L.	Pontotoc	S.H. 1
M.	Hughes	S.H. 48, U.S. 270
N.	Tillman	U.S. 70
O.	McIntosh	U.S. 69, Interstate 40
P.	Creek	S.H. 51
Q.	McClain	S.H. 24
R.	Jackson	S.H. 44
S.	Delaware	S.H. 10, S.H. 20, U.S. 59
T.	McCurtain	S.H. 3
U.	Kay	U.S. 177

READING A ROAD MAP
UNIT IV

TEST

NAME _____ SCORE _____

1. Match the definitions on the right to the correct term.

_____a.	Toll road	1. A place where you can enter or leave a road
_____a.	Legend	2. Part of the U.S. highway system; has more than two lanes of traffic
_____a.	Interchange	3. Information on the map which tells what the symbols mean
_____a.	Limited access road	4. A road where traffic can only enter or leave at constructed entrances
_____a.	Interstate highway	5. A highway on which you must pay a fee for its use

2. List four types of information found in the legend of a road map.

a. _____ c. _____

b. _____ d. _____

3. List five types of information found on a road map.

a. _____

b. _____

c. _____

d. _____

e. _____

TEST

4. Demonstrate the ability to

   a. Answer questions using the map legend.

   b. Answer questions using the information on a road map.

   c. Locate cities on a map.

READING A ROAD MAP
UNIT IV

ANSWERS TO TEST

1. a. 5
   b. 3
   c. 1
   d. 4
   e. 2

2. Any four of the following

   a. Meaning of symbols
      1) Types of highways
      2) Highway markers
      3) Types of cities and communities
      4) Airports
      5) County lines
      6) Railroads
      7) Parks
      8) Historical sites
      9) Rest areas
      10) Picnic areas
      11) Reservations, forests, and preserves
   b. Local mileages
   c. Scale for measuring distance
   d. Compass directions

3. Any five of the following

   a. Towns and cities
   b. Counties and county seats
   c. Campsites and parks
   d. Historical markers and roadside parks
   e. Air bases
   f. Time zone lines
   g. Lakes, national forests, and parks
   h. Principal recreation areas
   i. Maps of larger municipal areas
   j. Distances between towns and cities
   k. Mileage chart
   l. Population of towns and cities

4. Performance skills will be evaluated by the instructor

PLANNING A TRIP
UNIT V

UNIT OBJECTIVE

After completing this unit, the student should be able to discuss orally or in writing the routes to various cities in the student's state. The student should also be able to compute mileage and to plot highways to be used for a business or a pleasure trip. This knowledge will be evidenced through demonstration to the satisfaction of the instructor.

SPECIFIC OBJECTIVES

After completing this unit, the student should be able to

1. Plan a business or school trip by
   a. Locating on a map the town which would be the destination of the proposed trip.
   b. Selecting a preferred route to this destination.
2. Plan a vacation trip by
   a. Selecting a site.
   b. Listing the highways to be followed.
   c. Computing mileage and driving time to and from the site.
   d. Identifying the major points of interest along the route.

PLANNING A TRIP
UNIT V

SUGGESTED ACTIVITIES

I. Unit contents

A. Objective sheet

B. Suggested activities

C. Information sheets

D. Assignment sheets

1. Assignment Sheet #1 — Computing Mileage and Travel Time

2. Assignment Sheet #2 — Planning a Vacation Trip

II. Instructor's guide

A. Review unit and plan presentation.

- Have students think of real purposes for trips from their home or school to towns within the state. A real destination makes travel plans meaningful.

- Have students watch for newspaper and magazine advertisements of several vacation spots. If permissible, clip the ads and bring to class to provide ideas for vacation trip destinations.

B. Obtain materials to supplement unit.

- 1987 Official State Map of Oklahoma—Oklahoma teachers can secure free copies of this highway map for distribution to each student by ordering sets from:

  The Oklahoma Department of Transportation
  Reproduction Branch
  200 N.E. 21st Street
  Oklahoma City, Oklahoma 73105
  (405) 521-2586

  (NOTE: Teachers in other states may secure current highway maps, usually free, from their respective state transportation department or from their state bureau of tourism.)

- Have each student be prepared to bring to class a road map of the United States or of a section of the U.S. on which the student can locate a vacation site that he/she is interested in.

SUGGESTED ACTIVITIES

C. Introduce unit. This unit teaches students:

- to rely on road maps to plan the most direct and comfortable travel routes for business trips;
- to use road maps to calculate travel time and to aid in estimating fuel costs;
- to locate points of interest along the routes of pleasure trips;
- to find alternate and scenic routes to vacation destinations

D. Provide students with objective sheet and discuss unit objective and specific objectives, stressing these two values of road maps: 1) referring to maps avoids delays in travel routes due to poor navigation, and 2) maps locate tourist and scenic sites that a traveller might otherwise miss.

E. Provide students with information and assignment sheets.

F. Discuss information and assignment sheets.

1. Have the class follow on their maps the calculations of route and mileage and driving time, as given on the Information Sheet, Section I.
   - Distribute state road maps, one to each student.
   - Divide class into pairs. Have each student pair complete Assignment Sheet #1 in class. Urge students in each pair to check one another's calculations.
   - Have students prepare to use their U.S. road maps.
2. Discuss factors A and B on Information Sheet #1, Section II. Using Information Sheet #1, Section I, Example, as a guide, have each student complete Assignment Sheet #2.

G. Develop appropriate learning activities for special needs students.

III. Unit references

A. 1987 Official State Map of Oklahoma.

B. *Social Studies: A Curriculum Guide*. Stillwater, Oklahoma: State Department of Vocational and Technical Education, 1972.

PLANNING A TRIP
UNIT V

INFORMATION SHEET

I. Figuring mileage and driving time

A. Choose the route

(NOTE: Non-Oklahoma teachers should prepare a similar exercise for their respective state.)

B. Add up the mileage figures on the map

C. Divide the mileage by the estimated average speed to get driving time

EXAMPLE: Wilburton to Sallisaw

1. Route

a. Follow State Highway 2 from Wilburton to Kinta to Whitefield

b. State Highway 9 east from Whitefield to the intersection with U.S. 59

c. U.S. 59 to Sallisaw

2. Mileage

a.	Wilburton to S.H. 31	19 miles
b.	S.H. 31 to Kinta	6 miles
c.	Kinta to Whitefield	10 miles
d.	Whitefield to Stigler	6 miles
e.	Stigler to S.H. 26	10 miles
f.	S.H. 26 to Keota	2 miles
g.	Keota to U.S. 59	10 miles
h.	U.S. 59 to S.H. 141	9 miles
i.	S.H. 141 to U.S. 64	7 miles
j.	U.S. 64 to Sallisaw	1 miles
	TOTAL	80 miles

3. Driving time

a. Estimated average speed 50 miles per hour

b. 80 ÷ 50 = 1 3/5 hours or 1 hour and 36 minutes

II. Planning a vacation trip

A. Consider the length of time available

B. Select points of interest to visit along the route

PLANNING A TRIP
UNIT V

ASSIGNMENT SHEET #1 — COMPUTING MILEAGE AND TRAVEL TIME

NAME _____ SCORE _____

Directions: Plan a trip from your home to different towns in your state.

A. List the highway number to the different towns.

B. Compute the distance traveled one way to each city.

C. Compute time of travel at fifty miles per hour disregarding stops.

D. Use the above instructions for ten of the following fifteen towns.

(NOTE: Students in other states should choose ten towns in their respective state.)

1. Skiatook
2. Hulbert
3. Sallisaw
4. Smithville
5. Broken Bow
6. Valliant
7. Coalgate
8. Caddo
9. Ardmore
10. Wilson
11. Byng
12. Weatherford
13. Hollis
14. Cheyenne
15. Cherokee

PLANNING A TRIP
UNIT V

ASSIGNMENT SHEET #2 — PLANNING A VACATION TRIP

NAME _____ SCORE _____

Directions: Plan a trip from your home to a place where you would like to spend your vacation.

A. Show type and numbers of highways traveled.

B. Compute mileage and driving time each way.

C. Identify the major points of interest along the route.